

# 2025–Q3 Ohio Quarterly P&C Marketplace Summary

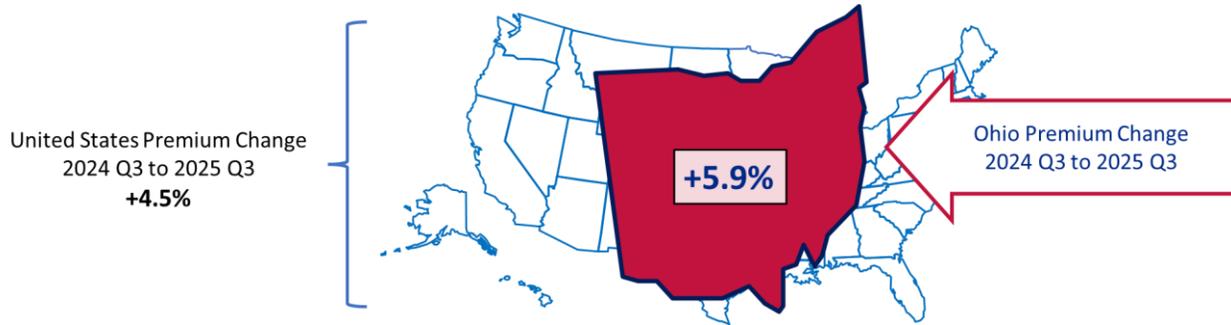


Figure 1

Source: © A.M. Best Company — Used by Permission

You are receiving this *2025–Q3 Ohio Quarterly P&C Marketplace Summary* as a benefit of your membership in the **Ohio Insurance Agents**. This report provides up-to-date property and casualty (P&C) data, offering you a "real-time" view of trends in the Ohio insurance marketplace. Like the *2025 Ohio Annual P&C Marketplace Summary*, this quarterly report focuses on the agent's perspective and uses direct premiums before reinsurance. It includes the most recent quarterly figures available from A.M. Best Company (July 13, 2025) along with the past four years of P&C marketplace historical data. Three appendices accompany this report: two explain technical details, and the third provides a comprehensive list of all active insurers in Ohio, along with key information on each.

To provide the reader an overview, Table 1 below highlights some major points from the full *2025–Q3 Ohio Quarterly P&C Marketplace Summary*. Table 1 shows selected quarterly premium changes, the fastest growing insurer, and quarterly loss ratios for all insurers combined. United States (Average State) data is provided for comparison. The full *2025–Q3 Summary* expands on Table 1 with premium change metrics for each Distribution Style, regulatory type, and Line of Business. Comparisons to all 50 states are added, and for premium changes over time. The full *2025–Q3 Summary* also provides the 50 Largest Insurers and 50 Fastest Growing Insurers in Ohio.

2025–Q3 Ohio Summary Highlights	Ohio	United States (Average State)
Selected Premium Changes (Q3-to-Q3)		
All Distribution	+5.9%	+4.5%
Independent Agent	+6.5%	+4.5%
Exclusive-Captive	+3.6%	+2.0%
Direct	+5.0%	+5.8%
Admitted	+6.1%	+4.1%
Surplus Lines	+3.7%	+7.8%
All Auto	+8.5%	+3.2%
Homeowners	+14.4%	+7.9%
Commercial Multi-Peril	+8.0%	+2.6%
The Fastest Growing Insurer		
Insurer Name and Group (if any)	Trisura Insurance Company (Trisura US Insurance Group)	Omaha National Casualty Company (Omaha National Group)
Largest Line of Business	All Commercial Auto	Workers' Compensation
All Insurers Modified Quarterly Loss Ratios (Q3)		
2025–Q3 Loss Ratio	+45%	+54%
2024–Q3 Loss Ratio	+60%	+61%
4-Year Average Loss Ratio	+57%	+61%

Table 1 (Note: There is no applicable Figure)

Source: © A.M. Best Company — used by permission.

# Table of Contents

<i>Quarterly Premium Change: Ohio vs. United States</i> .....	3
<i>Quarterly Premium Change: Ohio vs. Other States</i> .....	4
<i>Quarterly Premium Change History: Ohio vs. the United States</i> .....	5
<i>Quarterly Premium Change: Distribution</i> .....	6
<i>Quarterly Premium Change: Regulation</i> .....	7
<i>Quarterly Premium Change: Distribution and Regulation Side-by-Side</i> .....	8
<i>Ohio Top 50 Largest and Fastest Growing Insurers</i> .....	9
<i>Quarterly Premium Change: Lines of Business</i> .....	12
<i>Quarterly Loss Picture: Ohio vs. United States</i> .....	17
<i>Appendix #1—Measuring Premium Change</i> .....	20
<i>Appendix #2—Annual vs. Quarterly P&amp;C Marketplace Summaries</i> .....	21
<i>Appendix #3—Ohio All Active Insurers List</i> .....	23

## Quarterly Premium Change: Ohio vs. United States

To provide perspective, quarter-to-quarter premium change trends can be visually observed below in Figure 2, *Ohio Premium - All Distribution*, and in Figure 3, *United States Premium - All Distribution*. Table 2 and Table 3, shown underneath Figure 2 and Figure 3, provide three measures of premium change rates for Ohio and the United States. These are 2024 Q3 to 2025 Q3 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). For further perspective on the size of the Ohio P&C marketplace, total premiums for Ohio and the United States are also provided in Tables 2 and 3 from 2024, the last full year of data.

The three measures of premium changes are useful in understanding a state's P&C insurance marketplace. Q3-to-Q3 premium change rates tend to be the most volatile but are the most current. Rolling 12-Months change rates are a bit more stable but still current. Average 4-Years change rates are useful for assessing longer-term trends in the P&C marketplace.

Note: The approach taken in this section, of showing visual Figures with their related and associated Tables directly underneath, is the same general approach taken throughout the rest of this *2025–Q3 Ohio Quarterly P&C Marketplace Summary*. For detailed information on how the Q3-to-Q3, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see Appendix #1—Measuring Premium Change.

Note: Throughout this report, whenever a Figure or Table has only the word "Rolling" or the word "Average," it refers to Rolling 12-Months or Average 4-Years and may omit the longer title due to space considerations.

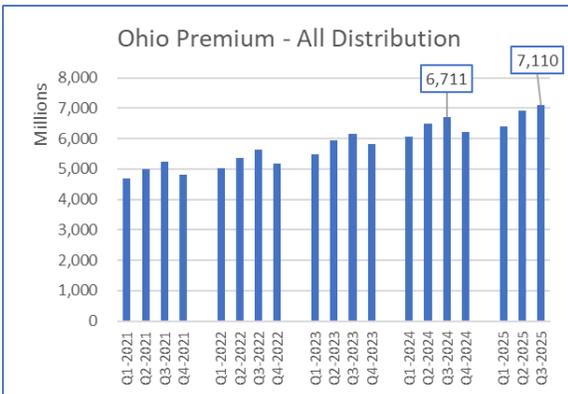


Figure 2

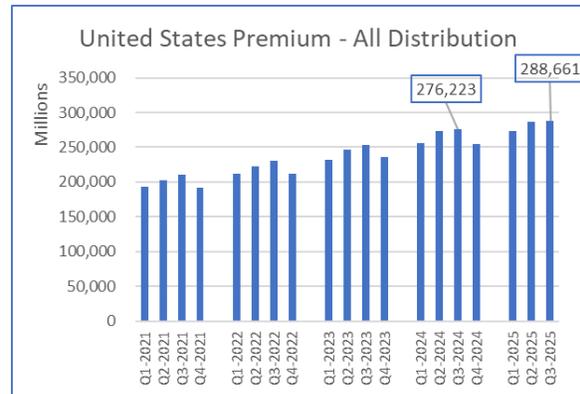


Figure 3

Q3-to-Q3	Rolling	Average
+5.9%	+6.2%	+7.6%
2024 Premium: \$25,495,576,000		

Table 2

Source: © A.M. Best Company — used by permission.

Q3-to-Q3	Rolling	Average
+4.5%	+6.1%	+7.9%
2024 Premium: \$1,060,752,727,000		

Table 3

## Quarterly Premium Change: Ohio vs. Other States

Figures 4-6 below compare Ohio to other states in alphabetical order, and to the U.S. Average (listed last) for Q3-to-Q3, Rolling 12-Months, and Average 4-Years. And each state's ranking is shown in parenthesis. For agencies with locations in other states, those other state premium change rates can be seen as well. For eased comparison, premium change rates are summarized in Combined Table 4-6, *Selected Data from Above Figures*, and provides figures for Ohio, the United States-Average, and the fastest and slowest growing states for the Q3-to-Q3, Rolling 12-Months, and Average 4-Years dates contained in Figures 4-6 below. Again, for detailed information on how the Q3-to-Q3, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see *Appendix #1—Measuring Premium Change*.



Figure 4



Figure 5

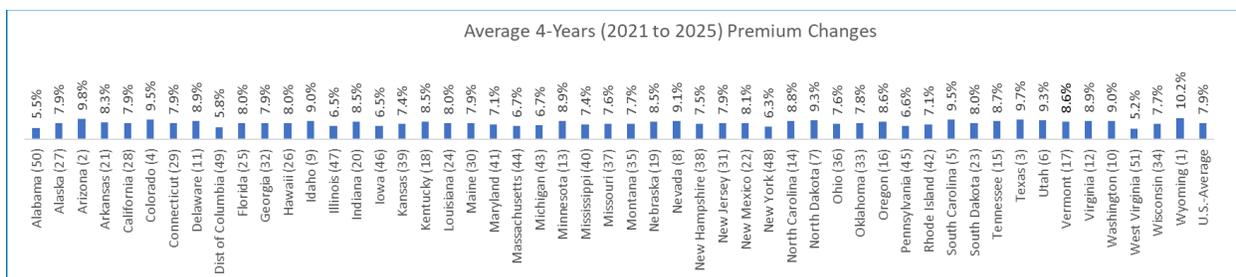


Figure 6

Selected Data from Above Figures			
	Q3-to-Q3	Rolling 12-Months	Average 4-Years
Ohio	+5.9%	+6.2%	+7.6%
U.S.-Average	+4.5%	+6.1%	+7.9%
Fastest	North Dakota: +14.0%	California: +10.0%	Wyoming: +10.2%
Slowest	Alabama: (4.7%)	Florida: +1.5%	West Virginia: +5.2%

Combined Table 4-6

Source: © A.M. Best Company — used by permission.

## Quarterly Premium Change History: Ohio vs. the United States

This section of the 2025–Q3 Ohio Quarterly P&C Marketplace Summary provides perspective on how premium changes played out in the marketplace in prior quarters, and in prior years. Figure 7, *Quarter-to-Quarter Premium Changes Over Time: Ohio vs. United States*, and Figure 8, *Rolling 12-Month Premium Change Over Time: Ohio vs. United States* show how Ohio premiums have changed over time relative to the United States. This historical perspective was added to show how the current quarterly premium changes are affecting Ohio agents and consumers of insurance, versus the prior Quarter-to-Quarter and Rolling 12 Month premium changes that were experienced.

The data in Table 9, *Average 4-Years Premium Change: Ohio vs. United States*, was presented previously on Page 3, Tables 2 and 3, and is provided again here for comparison to Figures 7 and 8. Once more, for detailed information on how the Q3-to-Q3, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see [Appendix #1—Measuring Premium Change](#).

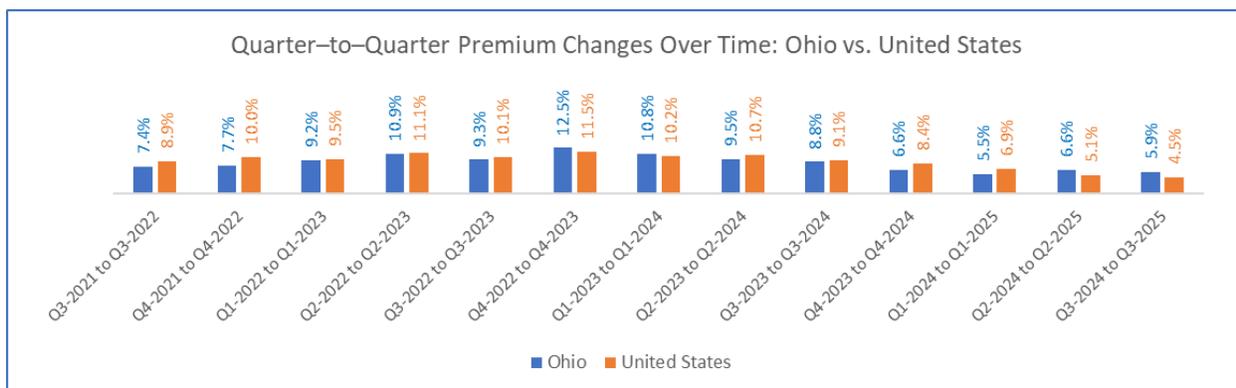


Figure 7 (Note there is no Table 7)

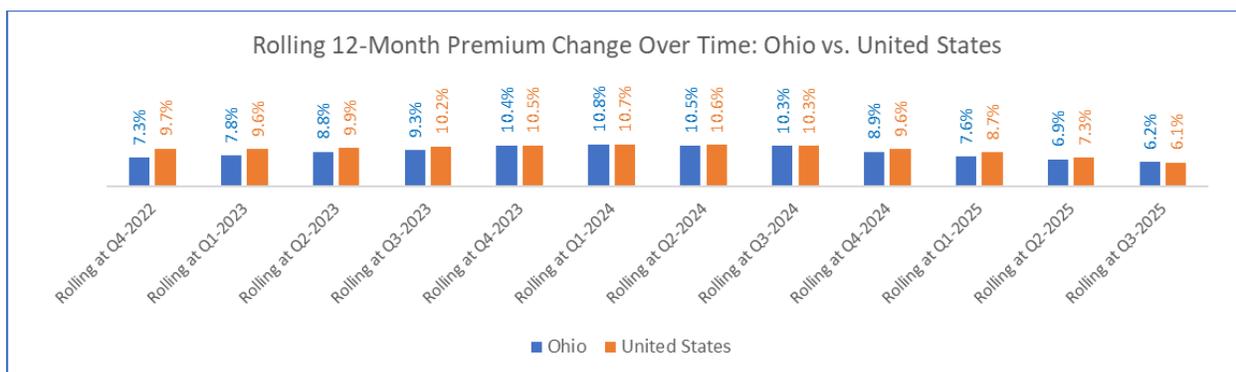


Figure 8 (Note there is no Table 8)

Average 4-Years Premium Change: Ohio vs. United States	
Premium Change Comparison	Average 4-Years
Ohio	+7.6%
United States	+7.9%

Table 9 (Note: There is no Figure 9)

Source: © A.M. Best Company — used by permission.

## Quarterly Premium Change: Distribution

The following Figures and Tables 10-12 illustrate Ohio's premium changes for the three main ways that insurers distribute insurance. Those 3 ways are by **Independent Agent**, **Direct**, and **Exclusive-Captive** distribution. Figures and Tables 13-15 then provide further breakdown of the **Independent Agent** distribution style into **Pure IA or Broker** (pure independent agent or broker using insurers), **MGA** (managing general agent or wholesale using insurers), and **IA-Mixed** (insurers using independent agents and other distribution in combination). References to "Independent Agent," "Independent Agent distribution," or "insurers using Independent Agent distribution" in both quarterly and annual *Summary's* include those three component parts of the Independent Agent style of distribution. And Table 16, *United States Premium Change by Distribution—Percentage Comparisons*, shows U.S. comparisons to the 3 distribution styles, and the component parts of **Independent Agent** style of distribution. More information on the classification of insurers into Distribution Styles is contained in *Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries*, in the subsection Distribution Styles.

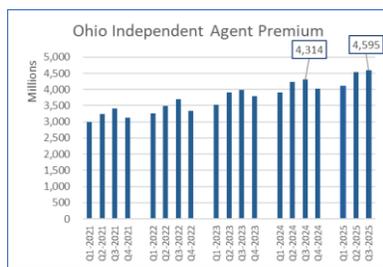


Figure 10

Q3-to-Q3	Rolling	Average
+6.5%	+6.2%	+7.5%
2024 Premium: \$16,481,869,000		

Table 10

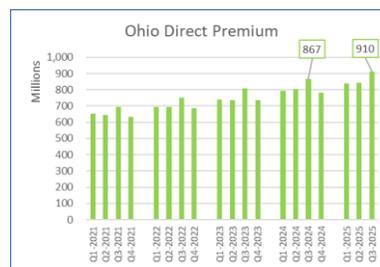


Figure 11

Q3-to-Q3	Rolling	Average
+5.0%	+5.6%	+6.9%
2024 Premium: \$3,245,320,000		

Table 11

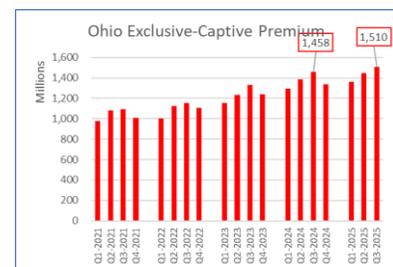


Figure 12

Q3-to-Q3	Rolling	Average
+3.6%	+5.2%	+8.2%
2024 Premium: \$5,477,729,000		

Table 12

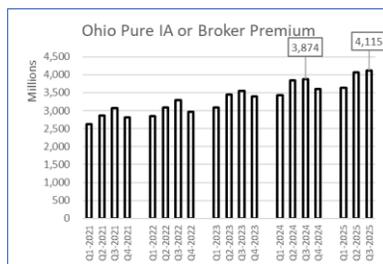


Figure 13

Q3-to-Q3	Rolling	Average
+6.2%	+6.0%	+7.4%
2024 Premium: \$14,744,981,000		

Table 13

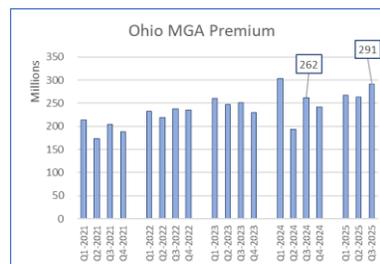


Figure 14

Q3-to-Q3	Rolling	Average
+10.8%	+7.5%	+8.9%
2024 Premium: \$1,002,262,000		

Table 14

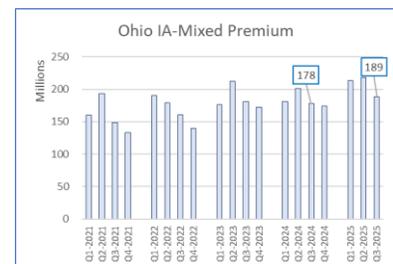


Figure 15

Q3-to-Q3	Rolling	Average
+6.2%	+8.5%	+6.1%
2024 Premium: \$734,626,000		

Table 15

United States Premium Change by Distribution—Percentage Comparisons						
United States	Independent Agent	Direct	Exclusive-Captive	Pure IA or Broker	MGA	IA-Mixed
Q3-to-Q3	+4.5%	+5.8%	+2.0%	+3.9%	+10.9%	+1.6%
Rolling 12-Month	+5.9%	+7.0%	+5.4%	+5.4%	+11.5%	+3.1%
Average 4-Years	+7.9%	+7.7%	+8.3%	+7.2%	+13.8%	+6.8%

Table 16 (Note: There is no Figure 16)

Source: © A.M. Best Company — used by permission.

## Quarterly Premium Change: Regulation

Figures 17-19 below show Ohio premiums broken out into the predominant regulatory regime applying to the insurer, which are classified as **Admitted**, **Surplus Lines**, and **Risk Retention Groups (RRGs)**. The premiums shown are the sum of the individual insurers.

Admitted insurers are the most closely regulated for solvency, rates, and forms and are generally covered by a state guaranty fund. Surplus Lines insurers are less regulated and referred to with a variety of names such as Excess & Surplus lines, Surplus lines, or just Non-admitted. Risk Retention Groups are subject to a combination of federal and state rules and regulations.

Tables 17-19 present the percentage change rates for Ohio for each regulatory regime, with total premiums applicable. Table 20, *United States Premium Change by Regulation—Percentage Comparisons* provides United States data from the same dates as contained in Figures 17-19, to enable comparison.

Note: For this combination of regulatory regime data in Figures 17-19, the vertical axis for each bar chart varies in the maximum dollars, as the intent is to show relative changes in premiums and quarterly differences. If a single maximum were used in all three Figures (for example in billions of dollars only), then premium variations in each quarter would be less visible, or not visible at all for Surplus Lines and RRGs.

Note: As is the case with the *2025 Ohio Annual P&C Marketplace Summary*, Surplus Lines premiums are those premiums through insurers domiciled in one of the 50 states and the District of Columbia (Domestic Insurers). Surplus Lines insurers not domiciled in the United States or DC (Alien Insurers) premiums are not included, as they are not tracked in the same time horizon as domestic insurers.

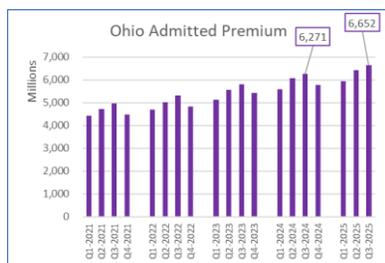


Figure 17

Q3-to-Q3	Rolling	Average
+6.1%	+6.2%	+7.3%
2024 Premium: \$23,723,923,000		

Table 17

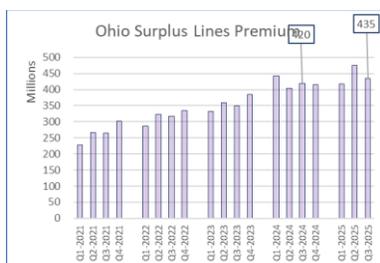


Figure 18

Q3-to-Q3	Rolling	Average
+3.7%	+5.6%	+12.5%
2024 Premium: \$1,680,402,000		

Table 18

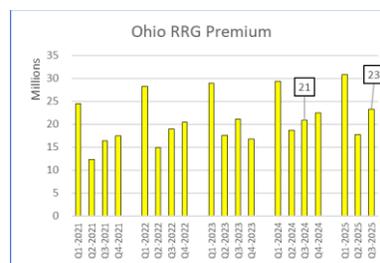


Figure 19

Q3-to-Q3	Rolling	Average
+11.8%	+10.1%	+9.0%
2024 Premium: \$91,251,000		

Table 19

United States Premium Change by Regulation—Percentage Comparisons			
United States	Admitted	E&S	RRG
Q3-to-Q3	+4.1%	+7.8%	+23.8%
Rolling 12-Month	+5.8%	+9.1%	+17.6%
Average 4-Years	+7.6%	+10.9%	+10.0%

Table 20 (Note: There is no Figure 20)

Source: © A.M. Best Company — used by permission.

## Quarterly Premium Change: Distribution and Regulation Side-by-Side

Figures 21-23 below give a comparison of all premiums for Ohio vs. the United States, in a side-by-side manner, for the stated Distribution Style and for just the Surplus Lines and RRGs regulatory regimes. Table 24 below, *Composite Premium Change Percentages for Figures 21-23*, provides the change percentages for Ohio and United States with an added decimal place, as that level of precision is not conducive to display in Figures 21-23. You will notice that Table 24 goes further, and shows the change percentages for the Distribution Style subcategories of **Pure IA or Broker**, **MGA**, and **IA-Mixed**; and also the **Admitted** regulatory regime.

For an explanation of the Q3-to-Q3, Rolling 12-Months, and Average 4-Years timeframes (data dates) featured in Figures 21-23 below, and Table 24, refer to [Appendix #1—Measuring Premium Change](#).

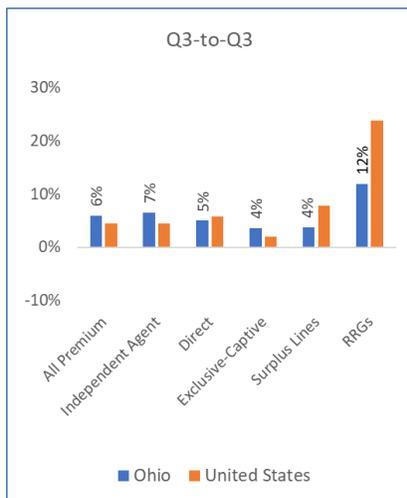


Figure 21

(Note: There are no Tables 21-23)

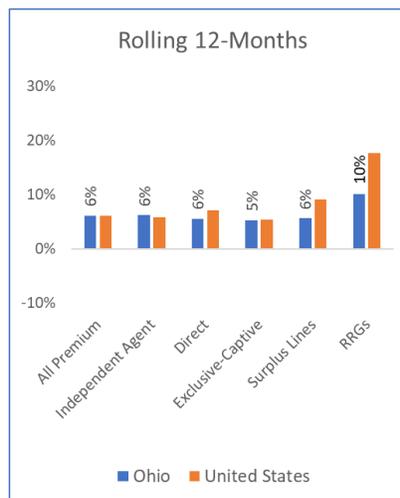


Figure 22

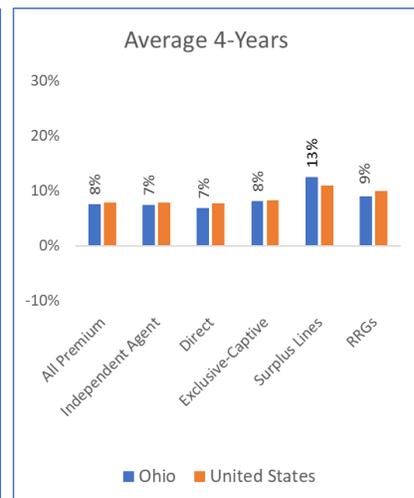


Figure 23

Composite Premium Change Percentages for Figures 21-23						
All, Distribution or Regulatory Regime	Q3-to-Q3		Rolling 12-Months		Average 4-Years	
	Ohio	U.S.	Ohio	U.S.	Ohio	U.S.
All Premium	+5.9%	+4.5%	+6.2%	+6.1%	+7.6%	+7.9%
Independent Agent	+6.5%	+4.5%	+6.2%	+5.9%	+7.5%	+7.9%
Pure IA or Broker	+6.2%	+3.9%	+6.0%	+5.4%	+7.4%	+7.2%
MGA	+10.8%	+10.9%	+7.5%	+11.5%	+8.9%	+13.8%
IA-Mixed	+6.2%	+1.6%	+8.5%	+3.1%	+6.1%	+6.8%
Direct	+5.0%	+5.8%	+5.6%	+7.0%	+6.9%	+7.7%
Exclusive-Captive	+3.6%	+2.0%	+5.2%	+5.4%	+8.2%	+8.3%
Surplus Lines	+3.7%	+7.8%	+5.6%	+9.1%	+12.5%	+10.9%
RRGs	+11.8%	+23.8%	+10.1%	+17.6%	+9.0%	+10.0%
Admitted	+6.1%	+4.1%	+6.2%	+5.8%	+7.3%	+7.6%

Table 24 (Note: There is no Figure 24)

Source: © A.M. Best Company — used by permission.

## Ohio Top 50 Largest and Fastest Growing Insurers

The following two pages contain 2025-Q3 quarterly data for the Ohio 50 largest, and the Ohio 50 fastest growing insurers. Table 25 is *Ohio Top 50 Largest Insurers* and is sorted in descending order of each insurer's Rolling 12-Months premium dollars. Table 26 is *Ohio: Top 50 Fastest Growing Insurers* and is sorted by the average premium change, that is Average 4-Years. If a Top 50 largest insurer in Table 25 is also a Top 50 fastest growing insurer seen in Table 26, it is highlighted with **yellow shading**.

Tables 25 and 26 provide attributes and data on each Top Insurer. First is the policy-issuing insurer's Group or fleet, if any. Second is the policy-issuing insurer's Rolling DPW, meaning Direct Premium Written. Third is the Listed Marketing Type reported by the insurer. Fourth is the insurer's largest Line of Business. Last are the three measures of change in premiums for each insurer: Q3-to-Q3, Rolling 12-Months, and Average 4-Years, which are shown in Table 25 and 26 as Q3-to-Q3 Change, Rolling Change, and Average Change. If any change percentage in Table 25 or Table 26 is blank it is because the percentage change is incalculable, as a \$0 premium exists for one of the premiums in the premium change calculation.

The very bottom row of Table 25 and Table 26, "Total DPW and Weighted Average Change," contains the sum-total of all the premiums of all 50 insurers listed, as well as the weighted average of their premium change rates.

Note: The insurers shown in Tables 25 and 26 are individual policy-issuing insurers, and not broader groups or the brand you might associate with an insurer. Within insurer groups some policy-issuing insurers can grow faster or slower than the overall group, or than other insurers in the group.

Note: The largest Line of Business for each insurer shown in Tables 25 and 26 is based on the United States Line of Business premiums for 2024 (and NOT just Ohio premiums). The United States Line of Business listed as largest may not be the largest Line of Business in Ohio for that insurer, or the largest line in this most recent quarter. This is because the ranking of Lines of Business for an insurer in Ohio can only be determined from the annual data and this is a quarterly *Summary*.

*(Note: There are no Figures 25 and 26)*

### [How to Use this Information](#)

Look for premium trends regarding competitors, or for the insurers you use. Examine what Lines of Business are most important to the insurer nationally. The fastest growing insurers might be recent competitors formed in the "insurtech" sphere, or insurers discussed in the trade press. Or they might be markets for you to investigate gaining access to, through a program administrator, MGA, or via a direct appointment.

In case an insurer is of interest to you, and it is not in the Top 50 largest or fastest growing insurers, insurer-specific details can be found in [Appendix #3-Ohio All Active Insurers List](#), which contains basic information on specific insurers, as well as any group the insurer belongs to. If you see an insurer of particular interest to you and you want significantly more detail than is found in [Appendix #3-Ohio All Active Insurers List](#), ask for an *Ohio P&C Insurer SnapShot* for that insurer. Included in each *SnapShot*, but not found in an *All Active Insurer List* is data on the Top 10 Lines of Business, the insurer's biggest states, 10-year loss ratios, average commissions, and other in-depth insurer details.

Ohio: Top 50 Largest Insurers (Table is sorted by Insurer Rolling 12-Month Direct Premium Written)

Ohio Largest Insurers	Group	Rolling DPW (\$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change	
1	State Farm Mutual Automobile Ins Co	State Farm Group	\$1,912,522	Exclusive/Captive Agent	All Private Passenger Auto	1.7%	9.9%	13.8%
2	State Farm Fire and Casualty Company	State Farm Group	\$1,425,246	Exclusive/Captive Agent	Homeowners Mult Peril	9.0%	15.8%	11.1%
3	Progressive Direct Insurance Company	Progressive Insurance Group	\$1,021,066	Direct Response	All Private Passenger Auto	12.9%	17.0%	14.4%
4	Erie Insurance Company	Erie Insurance Group	\$927,118	Independent Agency	Homeowners Mult Peril	2.7%	16.1%	14.8%
5	Progressive Specialty Insurance Company	Progressive Insurance Group	\$924,971	Independent Agency	All Private Passenger Auto	18.4%	21.2%	11.5%
6	Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$787,244	Independent Agency	Commercial Multiple Peril (Total)	(0.2%)	3.9%	3.8%
7	Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	\$651,723	Exclusive/Captive Agent	All Private Passenger Auto	(18.2%)	(5.5%)	1.6%
8	Grange Indemnity Insurance Company	Grange Insurance Pool	\$422,367	Independent Agency	All Private Passenger Auto	1.4%	1.0%	7.8%
9	Auto-Owners Insurance Company	Auto-Owners Insurance Group	\$368,343	Independent Agency	Homeowners Mult Peril	14.6%	28.9%	15.5%
10	Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$363,628	Independent Agency	Homeowners Mult Peril	2.3%	20.3%	13.7%
11	Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$244,585	Independent Agency	Homeowners Mult Peril	17.5%	27.7%	28.7%
12	Homesite Insurance Co of the Midwest	American Family Insurance Group	\$232,476	Direct Response	Homeowners Mult Peril	6.5%	18.0%	18.5%
13	Progressive Preferred Insurance Company	Progressive Insurance Group	\$227,325	Independent Agency	All Private Passenger Auto	(6.5%)	(9.8%)	(7.1%)
14	GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	\$224,144	Direct Response	All Private Passenger Auto	(29.8%)	(10.7%)	5.1%
15	Zurich American Insurance Company	Zurich Insurance US PC Group	\$220,329	Independent Agency	Workers' Compensation	14.5%	12.5%	13.7%
16	Allstate North American Insurance Co	Allstate Insurance Group	\$218,864	Exclusive/Captive Agent	All Private Passenger Auto	G.T. +200%	G.T. +200%	
17	American Select Insurance Company	Westfield Group	\$209,329	Independent Agency	All Private Passenger Auto	(9.8%)	(6.2%)	3.6%
18	Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$202,330	Exclusive/Captive Agent	Homeowners Mult Peril	2.4%	(6.8%)	(7.5%)
19	Grange Insurance Company	Grange Insurance Pool	\$195,008	Independent Agency	All Private Passenger Auto	(6.4%)	(0.8%)	(3.2%)
20	United Services Automobile Association	USAA Group	\$192,153	Direct Response	All Private Passenger Auto	8.3%	3.8%	9.6%
21	Federal Insurance Company	Chubb INA Group	\$184,495	Independent Agency	Commercial Multiple Peril (Total)	19.3%	12.3%	6.9%
22	Travelers Property Casualty Co of Amer	Travelers Group	\$183,494	Independent Agency	Other Liab (Occurrence)	6.5%	6.9%	6.6%
23	Home-Owners Insurance Company	Auto-Owners Insurance Group	\$172,985	Independent Agency	All Private Passenger Auto	(2.0%)	11.0%	11.9%
24	Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$172,510	Exclusive/Captive Agent, Direct Response	Inland Marine	(9.5%)	8.9%	0.4%
25	American Strategic Insurance Corp.	Progressive Insurance Group	\$164,647	Independent Agency	Homeowners Mult Peril	23.6%	31.1%	26.8%
26	Ohio Mutual Insurance Company	Ohio Mutual Insurance Group	\$163,830	Independent Agency	All Private Passenger Auto	5.6%	10.4%	12.1%
27	Factory Mutual Insurance Company	FM Group	\$163,564	Direct Response, Broker	Allied Lines	3.8%	3.9%	8.1%
28	Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	\$161,282	Managing General Agent	All Private Passenger Auto	(14.8%)	(20.8%)	(6.8%)
29	Continental Casualty Company	CNA Insurance Companies	\$161,234	Independent Agency	Inland Marine	(6.0%)	(4.3%)	(2.2%)
30	USAA Casualty Insurance Company	USAA Group	\$154,123	Direct Response	All Private Passenger Auto	6.9%	5.2%	11.3%
31	USAA General Indemnity Company	USAA Group	\$152,996	Direct Response	All Private Passenger Auto	11.4%	5.7%	11.6%
32	American Economy Insurance Company	Liberty Mutual Insurance Companies	\$151,372	Independent Agency	Homeowners Mult Peril	13.1%	20.0%	30.2%
33	National Union Fire Ins Co Pittsburgh PA	American International Group	\$150,799	Broker	Other Liab (Claims-made)	(15.3%)	7.7%	(5.8%)
34	ACE American Insurance Company	Chubb INA Group	\$146,783	Independent Agency	Other Liab (Occurrence)	8.9%	(4.4%)	8.6%
35	United Ohio Insurance Company	Ohio Mutual Insurance Group	\$141,547	Independent Agency	All Private Passenger Auto	6.7%	4.0%	6.1%
36	Owners Insurance Company	Auto-Owners Insurance Group	\$133,576	Independent Agency	All Private Passenger Auto	4.5%	12.4%	9.4%
37	Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$132,421	Direct Response	All Private Passenger Auto	(9.4%)	(14.1%)	(3.7%)
38	American Family Mutual Ins Co, S.I.	American Family Insurance Group	\$132,127	Exclusive/Captive Agent	Homeowners Mult Peril	(11.3%)	(11.3%)	5.1%
39	Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$129,352	Independent Agency	All Private Passenger Auto	2.9%	(10.0%)	15.9%
40	Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$128,431	Exclusive/Captive Agent	All Private Passenger Auto	(3.2%)	(14.3%)	9.2%
41	Standard Fire Insurance Company	Travelers Group	\$125,727	Independent Agency	All Private Passenger Auto	(5.6%)	7.4%	11.8%
42	Erie Insurance Exchange	Erie Insurance Group	\$125,635	Independent Agency	All Private Passenger Auto	(6.2%)	(3.6%)	(1.5%)
43	Westfield National Insurance Company	Westfield Group	\$125,402	Independent Agency	All Private Passenger Auto	(3.8%)	(4.8%)	(2.5%)
44	Safeco Insurance Company of Illinois	Liberty Mutual Insurance Companies	\$123,822	Independent Agency	All Private Passenger Auto	(20.2%)	(19.7%)	(10.0%)
45	Westfield Insurance Company	Westfield Group	\$122,393	Independent Agency	Commercial Multiple Peril (Total)	(6.5%)	(9.3%)	(10.5%)
46	GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Group	\$120,483	Direct Response	All Private Passenger Auto	(19.9%)	(20.5%)	(14.2%)
47	TravCo Insurance Company	Travelers Group	\$119,454	Independent Agency	Homeowners Mult Peril	9.5%	21.1%	23.0%
48	Wayne Mutual Insurance Company	...	\$118,035	Independent Agency	All Private Passenger Auto	8.8%	23.5%	17.9%
49	Western Reserve Mutual Casualty Co	Western Reserve Group	\$116,587	Independent Agency	Homeowners Mult Peril	(0.6%)	8.2%	9.1%
50	Great American Insurance Company	Great American P & C Insurance Group	\$113,455	Independent Agency	Mult Peril Crop	10.4%	36.8%	18.4%
N/A	<b>Total DPW and Weighted Average Change</b>	N/A	<b>\$15,263,332</b>	N/A	N/A	<b>3.0%</b>	<b>8.8%</b>	<b>9.4%</b>

Table 25 | Source: © A.M. Best Company — used by permission | “\*” indicates a zero (\$0) or negative quarterly premium figure in one or more quarters

Ohio: Top 50 Fastest Growing Insurers (Table is sorted by Insurer Average 4-Years Change)

Ohio Fastest Growing Insurers	Group	Rolling DPW (\$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change	
1	Trisura Insurance Company	Trisura US Insurance Group	\$5,173	Managing General Agent	All Commercial Auto	26.0%	66.9%	170.5%
2	Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$7,956	Broker, General Agent	Earthquake	111.6%	27.1%	161.3%
3	MIC General Insurance Corporation	Allstate Insurance Group	\$2,516	Direct Response	Homeowners Mult Peril	G.T. +200%	G.T. +200%	159.6%
4	Protective Specialty Insurance Company	Progressive Insurance Group	\$692	Direct Response	All Commercial Auto	L.T. -100%	(67.4%)	157.0%
5	Mid-Continent Casualty Company	Great American P & C Insurance Group	\$25,903	Independent Agency	Other Liab (Occurrence)	G.T. +200%	1.6%	149.4%
6	Element Insurance Company	...	\$1,420	Independent Agency	All Commercial Auto	56.0%	46.5%	146.9%
7	Atain Insurance Company	Atain Insurance Companies	\$330	Direct Response, Managing General Agent	Ocean Marine	G.T. +200%	G.T. +200%	131.2%
8	Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$2,641	Independent Agency	Workers' Compensation	77.7%	G.T. +200%	127.3%
9	Sutton Specialty Insurance Company	Sutton National Group	\$8,462	Managing General Agent	Other Liab (Occurrence)	2.2%	39.2%	124.3%
10	KnightBrook Insurance Company	Knight Insurance Group	\$2,100	Managing General Agent	All Private Passenger Auto	25.1%	G.T. +200%	121.7%
11	Nutmeg Insurance Company	Hartford Insurance Group	\$28,468	Independent Agency	All Commercial Auto	14.3%	40.2%	112.0%
12	Glencar Insurance Company	HDI/Talanx US PC Group	\$1,166	Broker	Commercial Multiple Peril (Total)	48.3%	107.1%	111.4%
13	Fortegra Specialty Insurance Company	Fortegra P&C Group	\$19,329	Independent Agency	Other Liab (Claims-made)	30.0%	147.9%	110.6%
14	MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$21,907	Managing General Agent	Allied Lines	47.0%	G.T. +200%	108.1%
15	Circle Star Insurance Company RRG	...	\$671	Not Available	All Commercial Auto	G.T. +200%	G.T. +200%	97.9%
16	Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$8,851	Managing General Agent	Other Liab (Occurrence)	(9.5%)	31.7%	95.1%
17	St. Paul Mercury Insurance Company	Travelers Group	\$808	Independent Agency	Commercial Multiple Peril (Total)	27.7%	34.9%	94.0%
18	GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$110,758	Independent Agency	Ocean Marine	140.8%	G.T. +200%	93.7%
19	Upland Specialty Insurance Company	...	\$7,044	Inactive	Other Liab (Occurrence)	175.9%	44.3%	89.6%
20	MAG Mutual Insurance Company	MAG Mutual Companies	\$1,871	Exclusive/Captive Agent, Independent Agency	Medical Professional Liability (Total)	41.6%	52.7%	89.6%
21	New Jersey Manufacturers Insurance Co	NJM Insurance Group	\$14,857	Direct Response	All Private Passenger Auto	17.3%	26.5%	87.4%
22	Oklahoma Surety Company	Great American P & C Insurance Group	\$152	Independent Agency	All Commercial Auto	133.3%	6.9%	83.8%
23	Continental Indemnity Company	AU Holding Company Group	\$1,945	Independent Agency	Workers' Compensation	180.2%	(2.3%)	83.5%
24	AmTrust Insurance Company	AmTrust Group	\$1,844	Independent Agency	Workers' Compensation	G.T. +200%	(35.3%)	82.9%
25	American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$76,690	Independent Agency, Broker	Commercial Multiple Peril (Total)	G.T. +200%	28.6%	82.0%
26	First Chicago Insurance Company	First Chicago Insurance Group	\$18,817	Independent Agency	All Private Passenger Auto	148.8%	137.7%	80.9%
27	Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$53,297	Independent Agency	Non-Agent Line	27.0%	23.1%	79.0%
28	Accredited Specialty Insurance Company	Accredited America Insurance Group	\$3,311	Managing General Agent	All Commercial Auto	(42.5%)	(37.8%)	78.2%
29	Executive Risk Indemnity Inc.	Chubb INA Group	\$14,074	Broker	Homeowners Mult Peril	46.1%	G.T. +200%	77.6%
30	AIG Assurance Company	American International Group	-\$370	Broker	Workers' Compensation	G.T. +200%	L.T. -100%	77.5%
31	Star Mutual Risk Retention Group, Inc.	...	\$748	Managing General Agent	All Commercial Auto	(52.1%)	18.1%	77.3%
32	ALPS Property & Casualty Insurance Co	...	\$91	Direct Response	Other Liab (Claims-made)	52.4%	33.3%	75.7%
33	Indiana Farmers Mutual Insurance Company	Indiana Farmers Insurance Group	\$4,841	Independent Agency	All Private Passenger Auto	(30.9%)	31.9%	75.2%
34	Westfield Premier Insurance Company	Westfield Group	\$11,118	Inactive	Commercial Multiple Peril (Total)	(8.3%)	31.7%	74.2%
35	Chubb Indemnity Insurance Company	Chubb INA Group	\$8,906	Independent Agency	Workers' Compensation	10.0%	120.0%	73.4%
36	Lexington National Insurance Corporation	Revolutionary Insurance Group	\$7,889	General Agent	Surety	G.T. +200%	G.T. +200%	73.3%
37	Westfield Touchstone Insurance Company	Westfield Group	\$7,536	Inactive	Commercial Multiple Peril (Total)	9.2%	10.6%	72.9%
38	American Agricultural Insurance Company	...	\$3,781	Direct Response	Mult Peril Crop	21.4%	G.T. +200%	72.3%
39	Westfield Superior Insurance Company	Westfield Group	\$24,531	Inactive	Commercial Multiple Peril (Total)	19.4%	37.8%	71.5%
40	Gotham Insurance Company	Coaction Specialty Insurance Group	\$6,520	Broker	Other Liab (Occurrence)	13.4%	33.2%	70.4%
41	St. Paul Guardian Insurance Company	Travelers Group	\$2,432	Independent Agency, Worksite Marketing	Commercial Multiple Peril (Total)	98.3%	57.5%	70.4%
42	American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$4,932	Independent Agency	Commercial Multiple Peril (Total)	79.9%	62.7%	67.3%
43	Metropolitan General Insurance Company	...	\$10,005	Independent Agency, Career Agent	Non-Agent Line	37.6%	53.1%	67.1%
44	Old Republic Union Insurance Company	Old Republic Insurance Group	\$12,246	Independent Agency	Inland Marine	30.8%	42.2%	66.1%
45	Accredited Surety and Casualty Co, Inc.	Accredited America Insurance Group	\$7,834	Managing General Agent	Commercial Multiple Peril (Total)	40.5%	51.4%	64.6%
46	Intrepid Insurance Company	W. R. Berkley Insurance Group	\$3,280	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	(33.7%)	(14.2%)	64.4%
47	Old Guard Insurance Company	Westfield Group	\$75,589	Independent Agency	Commercial Multiple Peril (Total)	24.4%	42.0%	63.8%
48	Rock Ridge Insurance Company	Clear Blue Insurance Group	\$10,089	Managing General Agent	Homeowners Mult Peril	(24.2%)	0.9%	63.3%
49	CorePointe Insurance Company	AmTrust Group	\$6,092	Direct Response	Workers' Compensation	1.1%	(0.7%)	63.2%
50	Ansur America Insurance Company	Frankenmuth Insurance Group	\$274	Independent Agency	Commercial Multiple Peril (Total)	93.8%	L.T. -100%	62.9%
N/A	<b>Total DPW and Weighted Average Change</b>	<b>N/A</b>	<b>\$651,417</b>	<b>N/A</b>	<b>N/A</b>	<b>45.2%</b>	<b>30.5%</b>	<b>88.2%</b>

Table 26 | Source: © A.M. Best Company — used by permission | “\*” indicates a zero (\$0) or negative quarterly premium figure in one or more quarters

## Quarterly Premium Change: Lines of Business

What follows is Line of Business premium change percentages for United States data. The Lines of Business are those reported quarterly by insurers. Then, to relate the United States Line of Business premium change data to Ohio, an estimate for these Lines of Business is provided, as would have been experienced in Ohio. Additional information on the Lines of Business reported quarterly by insurer is contained in [Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries](#).

### [United States Summary—Line of Business Premium Change Percentages](#)

Figures 27-29 are a summary of U.S. premium changes by Line of Business for the three measures of premium change: Q3-to-Q3 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). For explanation of the Q3-to-Q3, Rolling 12-Months, and Average 4-Years timeframes (data dates) featured in Figures 27-29 below, refer to [Appendix #1—Measuring Premium Change](#).

**Note:** The Lines of Business names in each figure below are listed in order from the Line of Business generating the most premiums (All Auto) to the Line of Business generating the least premiums (Burglary & Theft). Premiums from Non-Agent Lines are combined and listed last, out of rank-order. Non-agent lines include smaller lines that most Independent Agents do not focus on, such as credit, dental, medical supplement, and warranties.

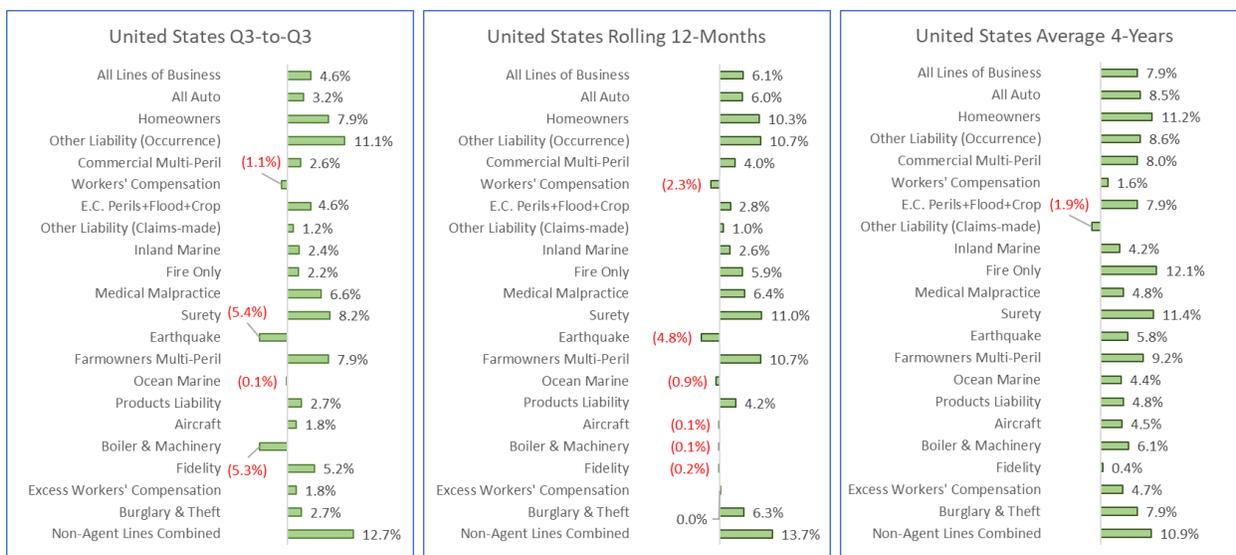


Figure 27

(Note: There are no Tables 27-29)

Source: © A.M. Best Company — used by permission.

Figure 28

Figure 29

### [United States Details—Individual Lines of Business](#)

Figures 30-52 below, and their associated Tables 30-52, contain United States details on each Line of Business with premiums and percentage changes provided for the three measures of premium change: Q3-to-Q3 (short-term), Rolling 12-Month (medium-term), and Average 4-Years(long-term). Due to space considerations, these are shortened to Q3-to-Q3, Rolling, and Average. Annual premiums are also provided for 2024 for each Line of Business. As with the previous section, the Lines of Business are listed in order from the Line of Business generating the most premiums to the Line of Business generating the least premiums.

All Lines Premium—For Perspective

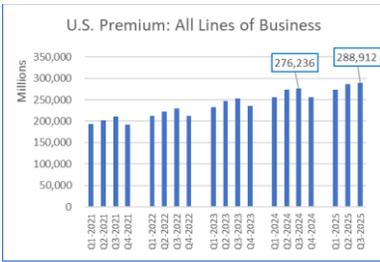


Figure 30

Q3-to-Q3	Rolling	Average
+4.6%	+6.1%	+7.9%
2024 Premium: \$1,060,781,511,000		

Table 30

Line of Business Breakout—Agent-Focused Lines

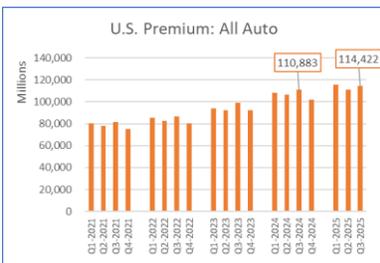


Figure 31

Q3-to-Q3	Rolling	Average
+3.2%	+6.0%	+8.5%
2024 Premium: \$427,220,009,000		

Table 31

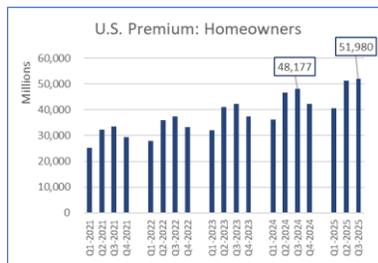


Figure 32

Q3-to-Q3	Rolling	Average
+7.9%	+10.3%	+11.2%
2024 Premium: \$173,252,594,000		

Table 32

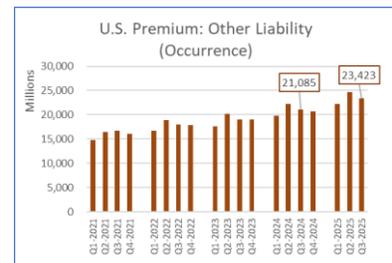


Figure 33

Q3-to-Q3	Rolling	Average
+11.1%	+10.7%	+8.6%
2024 Premium: \$83,832,730,000		

Table 33

Line of Business Breakout—Agent-Focused Lines

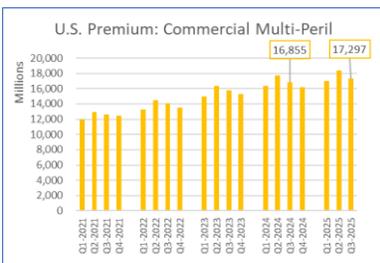


Figure 34

Q3-to-Q3	Rolling	Average
+2.6%	+4.0%	+8.0%
2024 Premium: \$67,123,350,000		

Table 34

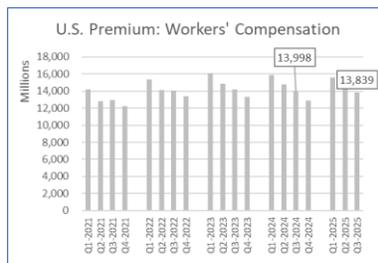


Figure 35

Q3-to-Q3	Rolling	Average
(1.1%)	(2.3%)	+1.6%
2024 Premium: \$57,574,387,000		

Table 35

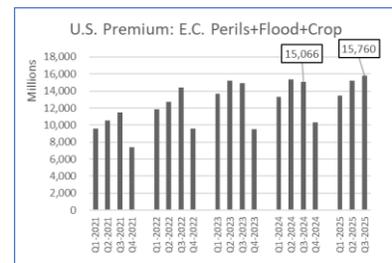


Figure 36

Q3-to-Q3	Rolling	Average
+4.6%	+2.8%	+7.9%
2024 Premium: \$54,058,229,000		

Table 36

Line of Business Breakout—Agent-Focused Lines

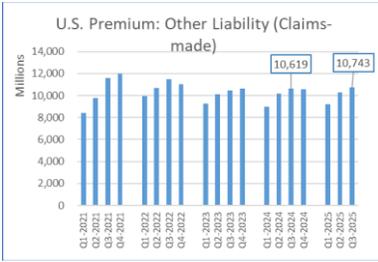


Figure 37

Q3-to-Q3	Rolling	Average
+1.2%	+1.0%	(1.9%)
2024 Premium: \$40,384,162,000		

Table 37



Figure 38

Q3-to-Q3	Rolling	Average
+2.4%	+2.6%	+4.2%
2024 Premium: \$34,670,603,000		

Table 38

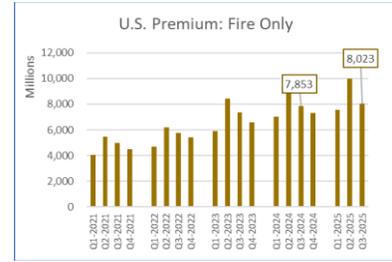


Figure 39

Q3-to-Q3	Rolling	Average
+2.2%	+5.9%	+12.1%
2024 Premium: \$31,739,199,000		

Table 39

Line of Business Breakout—Agent-Focused Lines

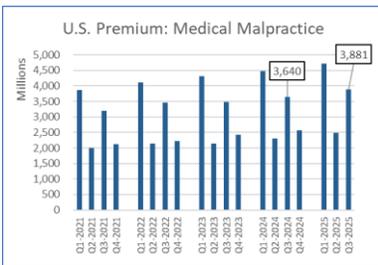


Figure 40

Q3-to-Q3	Rolling	Average
+6.6%	+6.4%	+4.8%
2024 Premium: \$12,994,611,000		

Table 40

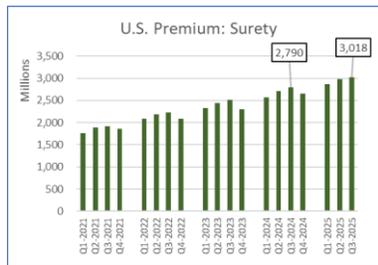


Figure 41

Q3-to-Q3	Rolling	Average
+8.2%	+11.0%	+11.4%
2024 Premium: \$10,741,631,000		

Table 41

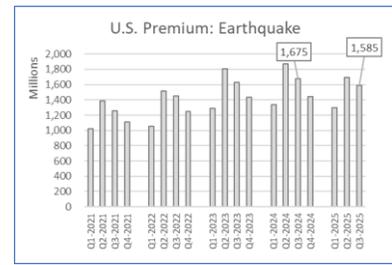


Figure 42

Q3-to-Q3	Rolling	Average
(5.4%)	(4.8%)	+5.8%
2024 Premium: \$6,330,768,000		

Table 42

Line of Business Breakout—Agent-Focused Lines

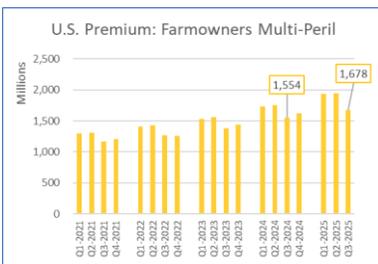


Figure 43

Q3-to-Q3	Rolling	Average
+7.9%	+10.7%	+9.2%
2024 Premium: \$6,662,668,000		

Table 43

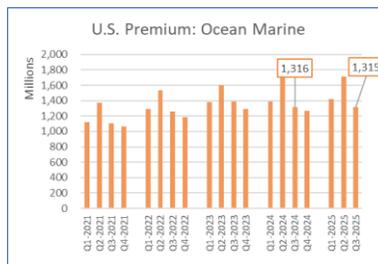


Figure 44

Q3-to-Q3	Rolling	Average
(0.1%)	(0.9%)	+4.4%
2024 Premium: \$5,741,861,000		

Table 44

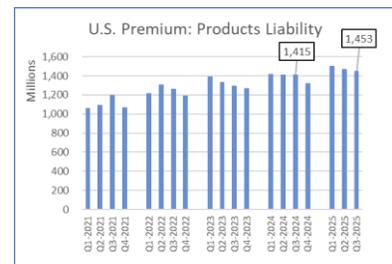


Figure 45

Q3-to-Q3	Rolling	Average
+2.7%	+4.2%	+4.8%
2024 Premium: \$5,567,092,000		

Table 45

Line of Business Breakout—Agent-Focused Lines

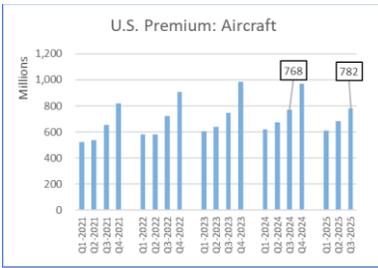


Figure 46

Q3-to-Q3	Rolling	Average
+1.8%	(0.1%)	+4.5%
2024 Premium: \$3,032,021,000		

Table 46

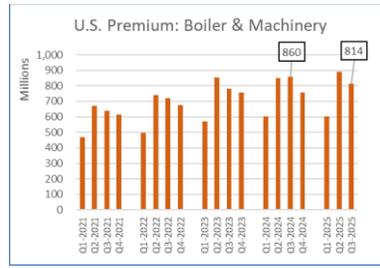


Figure 47

Q3-to-Q3	Rolling	Average
(5.3%)	(0.1%)	+6.1%
2024 Premium: \$3,070,033,000		

Table 47

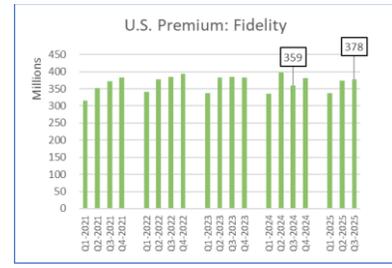


Figure 48

Q3-to-Q3	Rolling	Average
+5.2%	(0.2%)	+0.4%
2024 Premium: \$1,472,321,000		

Table 48

Line of Business Breakout—Agent-Focused Lines

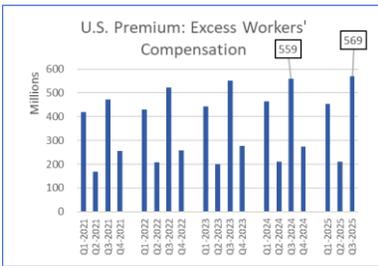


Figure 49

Q3-to-Q3	Rolling	Average
+1.8%	+0.0%	+4.7%
2024 Premium: \$1,505,461,000		

Table 49

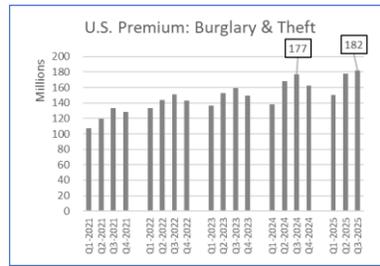


Figure 50

Q3-to-Q3	Rolling	Average
+2.7%	+6.3%	+7.9%
2024 Premium: \$644,904,000		

Table 50

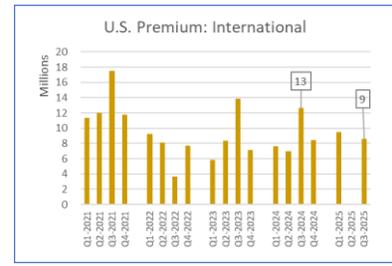


Figure 51

Q3-to-Q3	Rolling	Average
(32.2%)	(22.8%)	(17.4%)
2024 Premium: \$35,706,000		

Table 51

Line of Business Breakout—Non-Agent Lines Combined

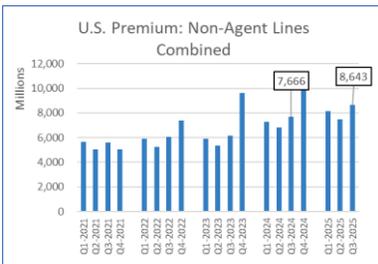


Figure 52

Q3-to-Q3	Rolling	Average
+12.7%	+13.7%	+10.9%
2024 Premium: \$33,127,171,000		

Table 52

Source: © A.M. Best Company — used by permission.

## Ohio—Line of Business Premium Change Estimates

Table 53 below, *Ohio Line of Business Premium Change Estimates*, shows estimates for the premium changes that a typical Ohio insured would have experienced in 2025-Q3. These estimates are provided because Line of Business premium data is not available quarterly on a state-specific basis. The goal is to provide the most currently available, point-in-time data for Independent Agents to use when discussing premiums with their insureds, or when looking at an agency's book of business for near-term budgeting or strategic planning.

These premium change estimates are accomplished by using the Ohio 2024 annual state-specific Line of Business percentage premium change, averaging it with the United States 2025-Q3 Line of Business percentage premium change, and then modifying that result by the ratio of Ohio quarterly premium change to the United States quarterly percentage premium change in 2025-Q3 (“Modification Factor”). The calculation for these estimates is made using the formula at the head of the last column below.

**Note:** The same Lines of Business are presented in Table 53 below as in the previous section, but the Line of Business names are listed in alphabetical order (that is, not in rank-order from most premium to least premium as in the previous section).

Ohio Line of Business Premium Change Estimates				
Columns (A), (B) and (C) =>	(A)	(B)	(C)	Average [(A) & (B)] X (C)
Line of Business	Ohio Line of Business Change for Last Full Year (2024)	United States Line of Business Change for 2025-Q3	2025-Q3 Modification Factor (*)	Estimates: Ohio Line of Business Change for 2025-Q3
Aircraft	+4.1%	+1.8%	+132%	+3.9%
All Auto (**)	+9.7%	+3.2%	+132%	+8.5%
Boiler & Machinery	+2.1%	(5.3%)	+132%	(1.2%)
Burglary & Theft	+1.0%	+2.7%	+132%	+2.5%
Commercial Multi-Peril	+9.5%	+2.6%	+132%	+8.0%
E.C. Perils+Flood+Crop (***)	(1.8%)	+4.6%	+132%	+1.8%
Earthquake	(5.5%)	(5.4%)	+132%	(4.1%)
Excess Workers' Compensation	+4.3%	+1.8%	+132%	+4.0%
Farmowners Multi-Peril	+7.5%	+7.9%	+132%	+10.2%
Fidelity	(6.4%)	+5.2%	+132%	(0.4%)
Fire Only	+13.8%	+2.2%	+132%	+10.5%
Homeowners	+13.9%	+7.9%	+132%	+14.4%
Inland Marine	(7.3%)	+2.4%	+132%	(1.9%)
Medical Malpractice	+5.1%	+6.6%	+132%	+7.7%
Ocean Marine	+4.7%	(0.1%)	+132%	+3.0%
Other Liability (Claims-made)	+1.9%	+1.2%	+132%	+2.0%
Other Liability (Occurrence)	+9.6%	+11.1%	+132%	+13.7%
Products Liability	+1.7%	+2.7%	+132%	+2.9%
Surety	+6.9%	+8.2%	+132%	+10.0%
Workers' Compensation	(3.0%)	(1.1%)	+132%	(1.6%)

Table 53 (Note: There is no Figure 53)

Notes: (\*) This is the quotient of Q3-to-Q3 premium change for Ohio to United States. If the ratio is over 150%, Column C is capped at 150%. (\*\*) The Ohio All Auto's premium change rate is an average of All Commercial Auto premiums (approximate weight 20%) and the All Private Passenger Auto premiums (approximate weight 80%). (\*\*\*) The E.C. Perils+Flood+Crop uses the same approach of a weighted average of premium change for Allied lines, Federal Flood, Multi-Peril Crop, Private Flood and Private Crop using 2024 full year premiums.

Source: © A.M. Best Company — used by permission.

## Quarterly Loss Picture: Ohio vs. United States

The state-specific quarterly loss data available from P&C insurers is not as robust as the data available annually. Missing from quarterly data is state-specific Line of Business loss data, as insurers only report loss data on a state-wide basis, and don't report quarterly on each specific Line of Business, as they do annually. The same applies to insurer reporting of earned premiums. Earned premiums are not reported by insurers for each specific Line of Business in each state. A Modified Quarterly Loss Ratio can still be calculated however, and that formula used is shown below. Do take notice this is not a traditional loss ratio, as written premiums are used and not earned premiums

$$\text{Modified Quarterly Loss Ratio} = \frac{\text{Quarterly Paid Losses} + \text{Current Loss Reserves} - \text{Prior Loss Reserves}}{\text{Quarterly Written Premiums}}$$

Modified Quarterly Loss ratios may not compare exactly to those determined with earned premiums, and they can be more volatile. That said, the timely nature of Modified Quarterly Loss Ratio data can be of interest, because large-scale loss events can have an impact on individual quarters. As state-specific losses tend to be seasonal, it is best to compare the current quarter's Modified Loss Ratio to the same quarter in prior years.

Figure 54 and Figure 55 below show the Modified Quarterly Loss Ratio for all premiums in Ohio, and the United States, allowing for comparison in 2025-Q3, either on average, or for patterns in all quarters. They show the measure of loss experience for all insurers in 2025-Q3, compared to the average loss experience for all quarters. The Modified Quarterly Loss ratio for the same quarter the previous year is pointed out as the left-hand red percentage. In general, when the blue line is above the red line that is a favorable quarterly result. And when the red line is above the blue line that is unfavorable.

### Modified Quarterly Loss Ratios All insurers: Ohio vs. United States

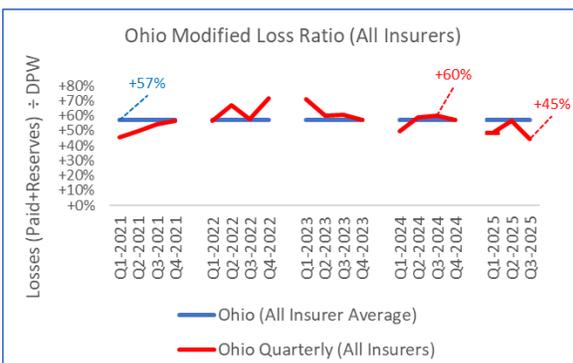


Figure 54

(Note: There are no Tables 54-55)

Source: © A.M. Best Company — used by permission.

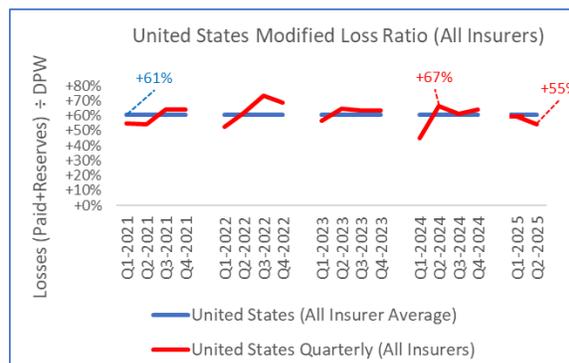


Figure 55

While you can't calculate state-specific Line of Business Modified Quarterly Loss Ratios, you can calculate these loss ratios by Distribution Style and by regulatory regime. In this way, insurer's quarterly trends can be monitored for both groups of insurers, and on a state-specific basis. For groups of insurers, the Distribution Style shown in the next section are **Independent Agents**, **Exclusive-Captive**, and **Direct**. And after that, shown are the regulatory regimes of **Admitted**, **Surplus Lines**, and **Risk Retention Group (RRGs)**.

Quarterly Loss Ratios by Distribution: Ohio vs. United States

Figures 56-61 below show Ohio loss data for insurers grouped as using **Independent Agents**, **Exclusive-Captive**, and **Direct** distribution. As a reminder, insurers combined as "Independent Agents" include insurers distributing insurance through **Pure IA or Broker, MGA and IA-Mixed**.

Ohio Independent Agents

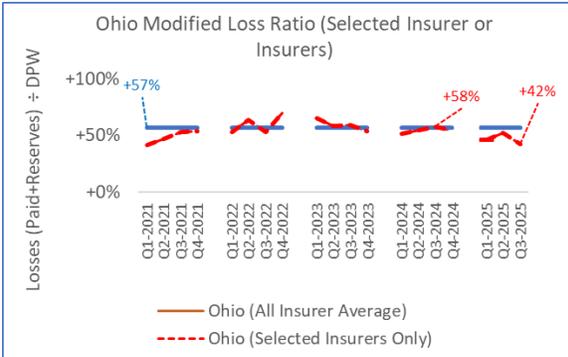


Figure 56

United States Independent Agents

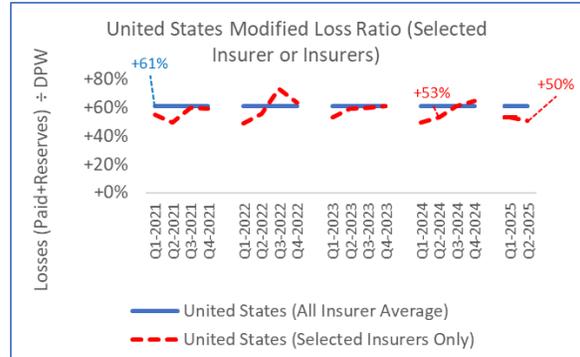


Figure 57

Ohio Exclusive-Captive

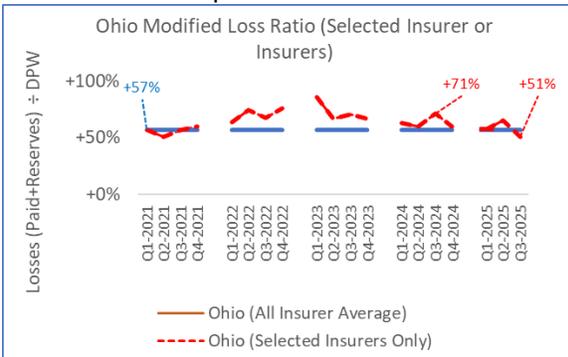


Figure 58

United States Exclusive-Captive

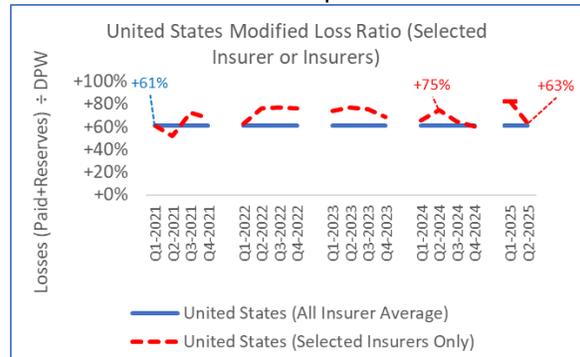


Figure 59

Ohio Direct

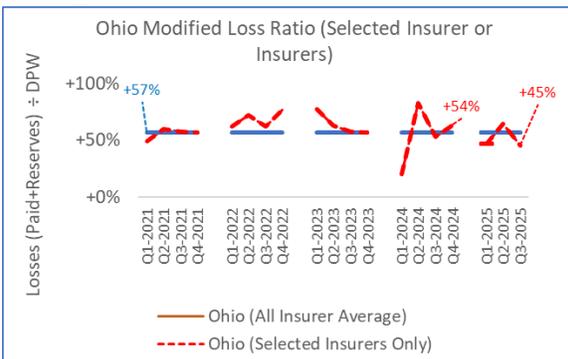


Figure 60

(Note: There are no Tables 56-61)

Source: © A.M. Best Company — used by permission.

United States Direct

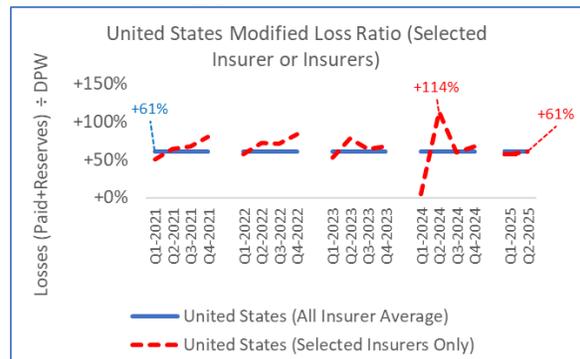


Figure 61

Modified Quarterly Loss Ratios by Insurer Regulatory Regime: Ohio vs. United States

Figures 62-67 provide Modified Quarterly Loss Ratio data for the insurer regulatory regimes of **Admitted, Surplus Lines and Risk Retention Groups (RRGs)**.

Ohio Admitted

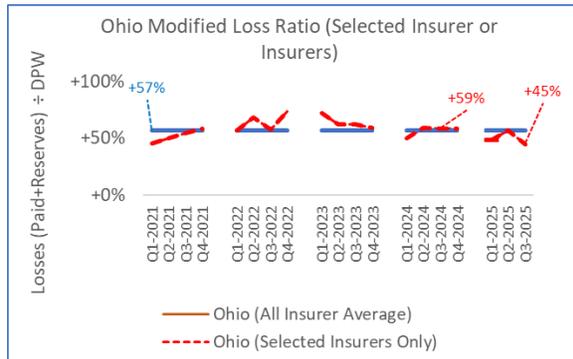


Figure 62

United States Admitted

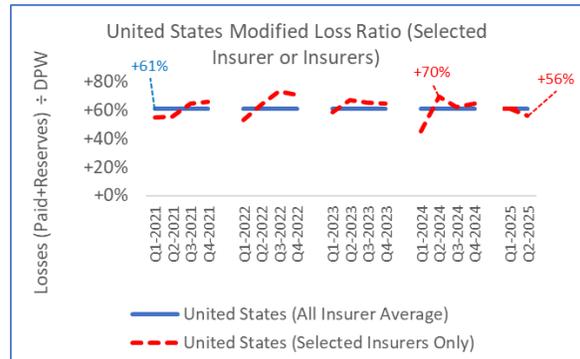


Figure 63

Ohio Surplus Lines

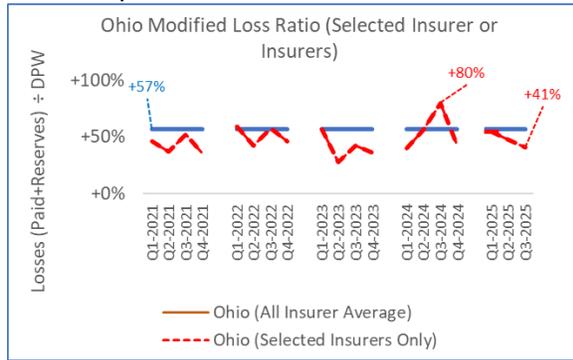


Figure 64

United States Surplus Lines

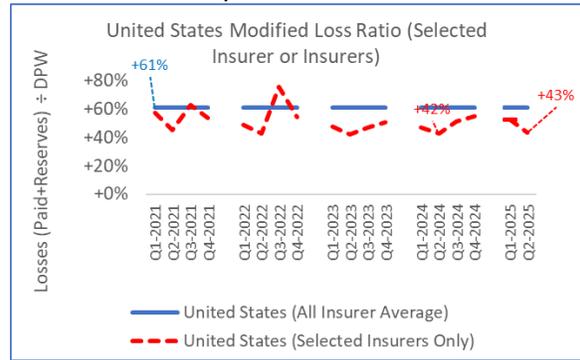


Figure 65

Ohio Risk Retention Groups (RRG)

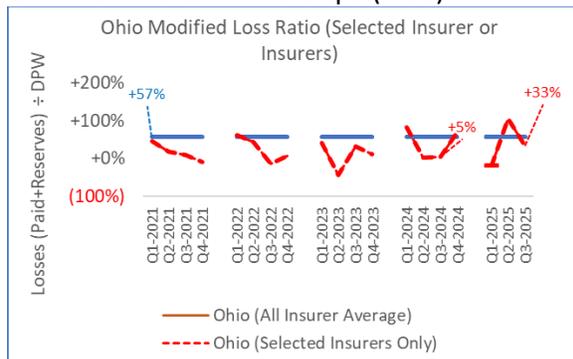


Figure 66

(Note: There are no Tables 62-67)

Source: © A.M. Best Company — used by permission.

United States Risk Retention Groups (RRG)

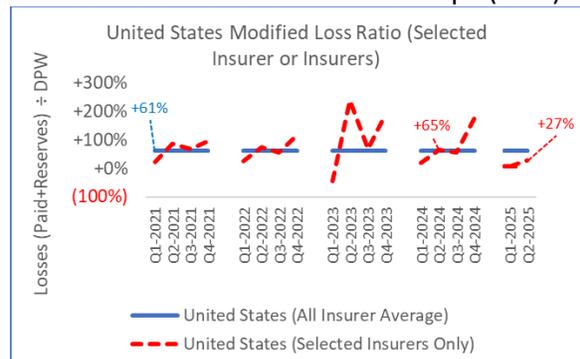


Figure 67

## Appendix #1—Measuring Premium Change

This 2025–Q3 Ohio Quarterly P&C Marketplace Summary, as with the 2025 Ohio Annual P&C Marketplace Summary, uses P&C industry data on the direct insurance business, before reinsurance. So, premiums used throughout this quarterly Summary are direct premiums, not net premiums or gross premiums. Also, as the quarterly Summary is focused on insurance marketplace trends, written premiums are used, not earned premiums.

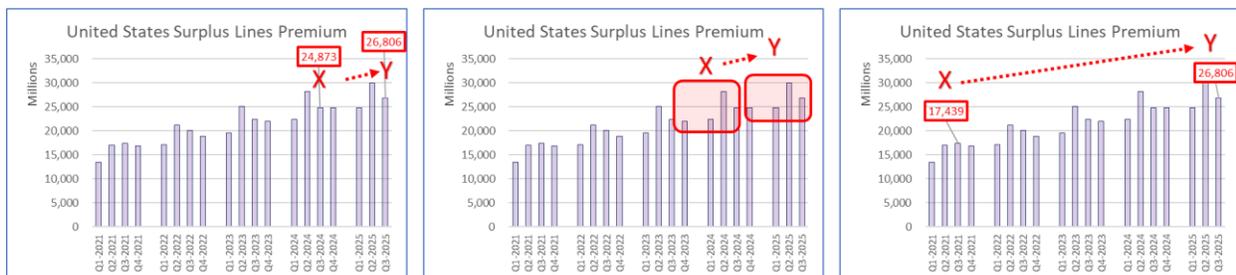
Premium change rates are tracked and measured in 3 ways in the 2025–Q3 Ohio Quarterly P&C Marketplace Summary. The three measures of premium change are: Q3-to-Q3 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). Three measures are provided because either a short-, medium-, or long-term percentage measure may be the most useful in understanding a state's P&C insurance marketplace.

- **Q3-to-Q3 (short-term):** premium change rates tend to be the most volatile but are the most current.
- **Rolling 12-Months (medium-term):** change rates are a bit more stable but still current.
- **Average 4-Years (long-term):** change rates are still current but the least volatile, and useful for assessing longer-term trends.

### [Explanation of the Quarters/Years Covered in this Summary](#)

The bar charts in Figures 68-70 below visually show the three measures of premium change rates for United States Surplus Lines Premiums, followed by the mathematical formula for computing those premium change rates. Note the quarters/years in each premium change formula. Figure 68 shows the quarters/years that the Q3-to-Q3 calculation includes. Figure 69 shows the quarters/years that the Rolling 12-Months calculation includes. And Figure 70 shows the quarters/years that the Average 4-Years calculation includes, for all data in this 2025–Q3 Ohio Quarterly P&C Marketplace Summary.

Q3-to-Q3



"Q-to-Q" Percentage Change Formula

$$= \frac{(Y - X)}{X}$$

$$= \frac{(26,806 - 24,873)}{24,873} = 7.8\%$$

Figure 68

(Note: There are no Tables 68-70)

"Rolling" Percentage Change Formula

$$= \frac{(Y - X)}{X}$$

$$= \frac{(106,481M - 97,575M)}{97,575M} = 9.1\%$$

Figure 69

"Average" Percentage Change Formula

$$= \text{Slope of Line (Annualized)}$$

$$= \left[ \text{EXP} \left( \frac{\text{LN} \left( \frac{26,806M}{17,439M} \right)}{16} \right) - 1 \right] \times 4 = 10.9\%$$

Figure 70

## Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries

There are several important differences in the *2025 Ohio Annual P&C Marketplace Summary* vs. this *2025–Q3 Ohio Quarterly P&C Marketplace Summary*. These are differences in how Lines of Business are reported, differences in some premium totals, and differences in the number of years covered. There is also one important similarity between the annual *Summary* and quarterly *Summary*, which is how insurers are categorized into Distribution Styles.

### Lines of Business Differences

The Lines of Business reported by insurers in annual statutory statements are more numerous and detailed than the Lines of Business reported by insurers in quarterly reports. For example, in the Ohio annual Summary automobile data is segregated into both Commercial, and Private Passenger Auto because the data is available individually for those Lines of Business. In this quarterly *Summary* Commercial Auto and Private Passenger Auto are combined, as the data is not available for those two Lines of Business individually.

Below is a side-by-side comparison of the treatment of Lines of Business in the annual vs. the quarterly *Summaries*. In this comparison, the annual *Summary* Lines of Business are alphabetical in the left-hand column. The quarterly Lines of Business are not alphabetical and shown correspondingly on the right.

<b>Annual P&amp;C Marketplace Summary Lines of Business</b>	<b>Quarterly P&amp;C Marketplace Summary Treatment</b>
Accident & Health	In "Non-Agent Lines"
Aggregate Write-ins	In "Non-Agent Lines"
Aircraft (all perils)	Aircraft (all perils)
All Commercial Auto	All Auto
All Private Passenger Auto	All Auto
Allied Perils Only	In "E.C. Perils+Flood+Crop"
Boiler & Machinery	Boiler & Machinery
Burglary & Theft	Burglary & Theft
Commercial Multi-Peril	Commercial Multi-Peril
Credit	In "Non-Agent Lines"
Earthquake	Earthquake
Excess Workers' Comp	Excess Workers' Compensation
Farmowners Multi-Peril	Farmowners Multi-Peril
Federal Flood	In "E.C. Perils+Flood+Crop"
Fidelity	Fidelity
Financial Guaranty	In "Non-Agent Lines"
Fire Peril Only	Fire Only
Homeowners Multi-Peril	Homeowners
Inland Marine	Inland Marine
International	International
Medical Malpractice	Medical Malpractice
Mortgage Guaranty	In "Non-Agent Lines"
Multi-Peril Crop	In "E.C. Perils+Flood+Crop"
Ocean Marine	Ocean Marine
Other Liability (Claims-made)	Other Liability (Claims-made)
Other Liability (Occurrence)	Other Liability (Occurrence)
Private Crop	In "E.C. Perils+Flood+Crop"
Private Flood	In "E.C. Perils+Flood+Crop"
Products Liability	Products Liability
Surety	Surety
Warranty	In "Non-Agent Lines"
Workers' Compensation	Workers' Compensation

### Total Premium Differences

A detail-oriented reader may notice a difference in premium totals between what is reported in the annual vs. quarterly *Summaries*. The annual *Summary* data available provides totals for the continental United States (that is, 50 states and the District of Columbia). The quarterly *Summary* data available includes totals for the continental United States, but also includes U.S. territories, Canada, and alien jurisdictions, which add about 1.5% to the continental United States total premiums. This makes the sum of all 4 quarters of premiums, for any calendar year, higher than the total premium shown in an annual *Summary* for that same calendar year.

For clarity, below are the total premiums using the 2024 annual data vs. the 2024 data combined for all 4 quarters. 2024 data is used because all 4 quarters for 2025 are not yet available. Also shown is the difference (4 quarters total minus the annual total).

All Lines of Business	2024 Annual Summary Total	2024 Quarterly Summaries (4 Quarters Combined)	Difference (*)
United States	\$1,044,766,804,000	1,060,601,676,000	(1.5%)

Note: (\*) Difference in premiums is Alien jurisdictions (40%), Canada (33%), Puerto Rico (20%) and Guam, U.S. Virgin Islands and Northern Mariana Islands (7%). Source: © A.M. Best Company — used by permission.

### Time Period Differences (4 vs. 5 years)

In the *2025 Ohio Annual P&C Marketplace Summary* the most recent 5 years of data are used. The *2025–Q3 Ohio Quarterly P&C Marketplace Summary* uses the most recent 4 years of data, and any additional quarters in the current year.

### Distribution Style Classification Similarity

The same approach to classifications of insurers by Distribution Style used in the *2025 Ohio Annual P&C Marketplace Summary* is also used in this *2025–Q3 Ohio Quarterly P&C Marketplace Summary*. There is no difference in classification between the two.

**There are 6 classifications of insurers into Distribution Styles, as listed below:**

1. **Pure IA or Broker** (pure independent agent or broker using insurers)
2. **MGA** (managing general agent or wholesale insurers)
3. **IA-Mixed** (insurers using independent agents and other distribution within one insurer)
4. **Direct** (insurers using direct mail, internet or similar distribution)
5. **Exclusive-Captive** (insurers using exclusive, captive, or career agents)
6. **Other** (other types of distribution, no information, and inactive insurers)

When insurers using Independent Agent distribution is looked at generally, in both the annual and quarterly *Summaries*, references to "Independent Agent," "Independent Agent distribution," or "insurers using Independent Agent distribution" include the component parts of **Pure IA or Broker**, **MGA** and **IA-Mixed**.

The annual *Summary* contains more information on this classification of insurers, based on reported marketing types. Interested readers should refer to the *2025 Ohio Annual P&C Marketplace Summary* and its [Appendix #1: Distribution Style Classifications](#).

## Appendix #3—Ohio All Active Insurers List

This *Appendix #3* allows you to quickly see basic information on any insurers that might be encountered in daily Independent Agent insurance agency operations. *Appendix #3: Ohio All Active Insurers List*, presents a list of policy-issuing insurers with any direct written premium greater than \$0 in 2025-Q3. Insurers are listed in alphabetical order.

Included for each insurer on the *List* is:

- **Insurer Group:** the insurer’s group (if any)
- **Rolling 12-Months DPW:** the insurer’s Rolling 12-Months direct written premium in \$000
- **Listed Marketing Type:** the insurers’ listed marketing type per A.M. Best
- **Largest Line of Business:** the insurer’s largest Line of Business based on the most recent complete year’s total of all premiums (all states). If “Non-Agent Line” is shown, the Line of Business is one not tracked separately in this *Summary* such as Mortgage or Financial Guaranty.
- **Q3-to-Q3:** the insurers Q3-to-Q3 (short-term) premium change rate
- **Rolling 12-Month:** the insurers Rolling 12-Month (medium-term) premium change rate
- **Average 4-Years:** the insurers Average 4-Years (long-term) premium change rate

The attributes presented in this Ohio All Active Insurers List, and shown above, are not the same as those insurer attributes presented in the *2025 Ohio Annual P&C Marketplace Summary*, and found in that *Summary’s Appendix #4: Ohio All Active Insurers List*.

Note: Due to space considerations the three measures of premium changes are shortened in the *All Active Insurers List* to Q3-to-Q3 Change, Rolling Change, and Average Change in the List’s heading.

1st Choice Advantage Insurance Co, Inc.	ECM Group	\$38	Independent Agency	Commercial Multiple Peril (Total)	-87.0%	-72.3%	-52.9%
21st Century Premier Insurance Co	Farmers Insurance Group	\$133	Exclusive/Captive Agent	All Commercial Auto	-34.2%	-86.0%	-20.1%
Academic Medical Prof Ins Exchange RRG	...	\$109	Not Available	Medical Professional Liability (Total)	+9.1%	+23.0%	+55.5%
Acadia Insurance Company	W. R. Berkley Insurance Group	\$4,605	Independent Agency	All Commercial Auto	-73.2%	+80.8%	+32.3%
Accelerant National Insurance Company	Accelerant US Holdings Group	\$11,527	Managing General Agent	Commercial Multiple Peril (Total)	+35.7%	G.T. +200%	
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$8,851	Managing General Agent	Other Liab (Occurrence)	-9.5%	+31.7%	+95.1%
Acceptance Indemnity Insurance Company	IAT Insurance Group	\$1,167	General Agent	Other Liab (Occurrence)	-84.8%	+63.5%	-28.4%
Accident Fund General Insurance Co	AF Group	\$2	Independent Agency	Workers' Compensation		-100.0%	-35.9%
Accident Fund Ins Co of America	AF Group	\$76	Independent Agency	Workers' Compensation	-87.9%	+50.0%	-38.3%
Accredited Specialty Insurance Company	Accredited America Insurance Group	\$3,311	Managing General Agent	All Commercial Auto	-42.5%	-37.8%	+78.2%
Accredited Surety and Casualty Co, Inc.	Accredited America Insurance Group	\$7,834	Managing General Agent	Commercial Multiple Peril (Total)	+40.5%	+51.4%	+64.6%
ACE American Insurance Company	Chubb INA Group	\$146,783	Independent Agency	Other Liab (Occurrence)	+8.9%	-4.4%	+8.6%
ACE Fire Underwriters Insurance Company	Chubb INA Group	\$922	Independent Agency	Workers' Compensation	+26.2%	+14.4%	+2.1%
ACE Property and Casualty Insurance Co	Chubb INA Group	\$77,124	Independent Agency	Mult Peril Crop	+9.9%	-1.9%	+0.6%
ACSTAR Insurance Company	...	\$3	Broker, Independent Agency	Surety		-98.2%	
Acuity, A Mutual Insurance Company	...	\$101,244	Independent Agency	All Commercial Auto	-1.0%	+10.4%	+4.9%
Addison Insurance Company	United Fire & Casualty Group	\$2,290	Independent Agency	All Commercial Auto	+21.8%	+36.4%	+4.9%
Admiral Insurance Company	W. R. Berkley Insurance Group	\$22,844	Broker	Other Liab (Occurrence)	-4.2%	+0.1%	+9.9%
Adriatic Insurance Company	...	\$123	Independent Agency	All Commercial Auto	+172.7%	+10.4%	-1.2%
AF&L Insurance Company	...	\$499	Inactive	Non-Agent Line	-48.7%	-11.1%	-22.0%
Affiliated FM Insurance Company	FM Group	\$37,631	Broker, Direct Response	Allied Lines	+9.4%	-4.0%	+6.4%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Affiliates Insurance Reciprocal, A RRG	...	\$160	Not Available	Medical Professional Liability (Total)		+35.6%	
Affinity Mutual Insurance Company	...	\$8,061	Independent Agency	Commercial Multiple Peril (Total)	-4.9%	+7.7%	+1.2%
AGCS Marine Insurance Company	Allianz US PC Insurance Companies	\$18,013	Independent Agency	Inland Marine	+3.1%	-3.5%	+3.4%
Agent Alliance Insurance Company	Allstate Insurance Group	\$2,265	Independent Agency	Commercial Multiple Peril (Total)	-18.4%	+46.0%	-64.3%
Agri General Insurance Company	Chubb INA Group	\$32,333	Independent Agency	Mult Peril Crop	+13.2%	-12.0%	-1.0%
Agri Insurance Exchange RRG	...	\$327	Not Available	Other Liab (Claims-made)		+0.0%	
AIG Property Casualty Company	American International Group	\$10,671	Broker	Homeowners Mult Peril	-62.6%	+62.1%	-3.1%
AIG Specialty Insurance Company	American International Group	\$42,266	Broker	Other Liab (Claims-made)	-12.2%	-20.0%	+0.9%
AIU Insurance Company	American International Group	\$339	Broker	Workers' Compensation	-44.2%	L.T. - 100%	
AIX Specialty Insurance Company	Hanover Ins Group Prop & Cas Cos	\$2,022	Independent Agency, Managing General Agent	Other Liab (Occurrence)	-6.9%	-25.8%	-25.3%
All America Insurance Company	Central Insurance Companies	\$2,296	Independent Agency	Commercial Multiple Peril (Total)	-17.8%	-24.7%	-27.9%
Allegheny Casualty Company	IAT Insurance Group	\$2,967	Independent Agency	Surety	+2.5%	-7.2%	+11.3%
Alliance of Nonprofits for Ins RRG, Inc.	Nonprofits Insurance Alliance Group	\$5,247	General Agent	Other Liab (Occurrence)		G.T. +200%	+17.3%
Allianz Global Risks US Insurance Co	Allianz US PC Insurance Companies	\$60,266	Independent Agency	Fire	+19.8%	-4.7%	+5.6%
Allianz Underwriters Insurance Company	Allianz US PC Insurance Companies	\$1,029	Broker	Other Liab (Claims-made)	-97.4%	-50.0%	-30.5%
Allied Insurance Company of America	Nationwide Property & Casualty Group	\$284	Direct Response	Commercial Multiple Peril (Total)	-10.3%	+50.3%	-54.6%
Allied Professionals Ins Co, A RRG, Inc.	...	\$204	Not Available	Medical Professional Liability (Total)	+11.4%	-3.9%	-0.5%
ALLIED Property and Casualty Ins Co	Nationwide Property & Casualty Group	\$4,341	Independent Agency	Homeowners Mult Peril	L.T. - 100%	-41.1%	
Allied World Assurance Co (U.S.) Inc.	Fairfax Financial (USA) Group	\$21,785	Broker	Other Liab (Occurrence)	-7.0%	-5.9%	-0.7%
Allied World Insurance Company	Fairfax Financial (USA) Group	\$3,440	Managing General Agent	Other Liab (Claims-made)	-8.9%	+8.2%	-3.4%
Allied World National Assurance Company	Fairfax Financial (USA) Group	\$6,325	Broker	Other Liab (Occurrence)	L.T. - 100%	+5.0%	-10.7%
Allied World Specialty Insurance Company	Fairfax Financial (USA) Group	\$6,951	Broker	Other Liab (Claims-made)	-41.9%	-4.7%	-21.1%
Allied World Surplus Lines Insurance Co	Fairfax Financial (USA) Group	\$15,566	Broker	Other Liab (Claims-made)	+38.1%	+7.9%	+5.8%
Allmerica Financial Benefit Insurance Co	Hanover Ins Group Prop & Cas Cos	\$12,421	Independent Agency, Worksite Marketing	All Commercial Auto	+39.2%	+23.1%	+32.0%
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	\$651,723	Exclusive/Captive Agent	All Private Passenger Auto	-18.2%	-5.5%	+1.6%
Allstate Indemnity Company	Allstate Insurance Group	\$80,986	Exclusive/Captive Agent	All Private Passenger Auto	+4.4%	+6.2%	+3.5%
Allstate Insurance Company	Allstate Insurance Group	\$83,662	Exclusive/Captive Agent	All Private Passenger Auto	-5.6%	-9.8%	-7.9%
Allstate North American Insurance Co	Allstate Insurance Group	\$218,864	Exclusive/Captive Agent	All Private Passenger Auto	G.T. +200%	G.T. +200%	
Allstate Northbrook Indemnity Company	Allstate Insurance Group	\$4,283	Independent Agency	All Private Passenger Auto	-45.9%	-36.1%	-37.3%
Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$87,186	Exclusive/Captive Agent	All Private Passenger Auto	-4.9%	-3.1%	-3.1%
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$363,628	Independent Agency	Homeowners Mult Peril	+2.3%	+20.3%	+13.7%
ALPS Property & Casualty Insurance Co	...	\$91	Direct Response	Other Liab (Claims-made)	+52.4%	+33.3%	+75.7%
AM Specialty Insurance Company	...	\$1,843	Managing General Agent	All Commercial Auto	-49.7%	-6.3%	
Ambac Assurance Corporation	Ambac Financial Group	\$42	Direct Response	N/A	L.T. - 100%	-5.6%	
AMCO Insurance Company	Nationwide Property & Casualty Group	\$2,323	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-66.6%	
Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	\$8,690	Direct Response	All Private Passenger Auto	-16.9%	-24.8%	-10.9%
American Agri-Business Insurance Company	Sompo Holdings US Group	\$28,170	Other Agency	Mult Peril Crop	-53.7%	-8.4%	-34.6%
American Agricultural Insurance Company	...	\$3,781	Direct Response	Mult Peril Crop	+21.4%	G.T. +200%	+72.3%
American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$76,690	Independent Agency, Broker	Commercial Multiple Peril (Total)	G.T. +200%	+28.6%	+82.0%
American Assoc of Orthodontists Ins RRG	...	\$165	Independent Agency	Medical Professional Liability (Total)	+1.9%	+1.2%	+2.4%
American Automobile Insurance Company	Allianz US PC Insurance Companies	\$4,694	Independent Agency	All Commercial Auto	-13.2%	+5.4%	+42.6%
American Bankers Insurance Co of Florida	Assurant P&C Group	\$52,485	Independent Agency	Homeowners Mult Peril	+25.4%	+25.1%	-17.7%
American Builders Ins Co RRG, Inc.	...	\$263	Direct Response	Other Liab (Occurrence)	+73.8%	+2.7%	+35.1%
American Casualty Company of Reading, PA	CNA Insurance Companies	\$25,045	Independent Agency	Medical Professional Liability (Total)	+13.7%	+10.8%	+10.2%
American Commerce Insurance Company	MAPFRE North America Group	\$20,289	Independent Agency	All Private Passenger Auto	+2.2%	+5.9%	+12.2%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
American Contractors Indemnity Company	Tokio Marine US PC Group	\$341	Independent Agency	Surety	+1.4%	-12.6%	-17.9%
American Contractors Insurance Co RRG	American Contractors Insurance Group	\$4,217	Independent Agency	Other Liab (Occurrence)	G.T. +200%	-87.0%	
American Economy Insurance Company	Liberty Mutual Insurance Companies	\$151,372	Independent Agency	Homeowners Mult Peril	+13.1%	+20.0%	+30.2%
American Family Home Insurance Company	Munich-American Holding Corp Companies	\$7,370	Independent Agency	All Private Passenger Auto	-3.7%	-12.2%	-4.6%
American Family Insurance Company	American Family Insurance Group	\$83,926	Exclusive/Captive Agent	All Private Passenger Auto	-11.4%	-6.0%	-2.2%
American Family Mutual Ins Co, S.I.	American Family Insurance Group	\$132,127	Exclusive/Captive Agent	Homeowners Mult Peril	-11.3%	-11.3%	+5.1%
American Federation Insurance Company	Farmers Insurance Group	\$13	Exclusive/Captive Agent	Commercial Multiple Peril (Total)	-98.9%	-62.5%	-71.2%
American Fire and Casualty Company	Liberty Mutual Insurance Companies	\$3,650	Independent Agency	Commercial Multiple Peril (Total)	-4.1%	-9.4%	+2.8%
American Guarantee and Liability Ins Co	Zurich Insurance US PC Group	\$34,691	Independent Agency	Other Liab (Occurrence)	-1.3%	-1.4%	-15.6%
American Hallmark Insurance Co of Texas	Hallmark Insurance Group	\$59	Independent Agency	All Private Passenger Auto	-18.8%	+29.2%	-18.7%
American Home Assurance Company	American International Group	\$10,379	Broker	Fire	L.T. - 100%	+32.9%	
American Inter-Fidelity Exchange	...	\$2,349	Direct Response	All Commercial Auto	-56.7%	+58.8%	
American Modern Home Insurance Company	Munich-American Holding Corp Companies	\$14,579	Independent Agency	Non-Agent Line	+15.6%	+13.5%	+12.1%
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	\$63,001	Worksite Marketing	Homeowners Mult Peril	+14.7%	+27.0%	+18.8%
American National General Insurance Co	BAMR US PC Group	\$3,915	Exclusive/Captive Agent	All Private Passenger Auto	-87.2%	-40.8%	-17.3%
American National Lloyds Insurance Co	BAMR US PC Group	\$2,454	Exclusive/Captive Agent	Commercial Multiple Peril (Total)	-64.5%	-19.1%	+8.7%
American National Property & Casualty Co	BAMR US PC Group	\$13,185	Exclusive/Captive Agent	All Private Passenger Auto	-83.0%	-42.4%	-37.8%
American Pet Insurance Company	Trupanion Insurance Group	\$16,159	Managing General Agent	Non-Agent Line	+4.0%	+11.7%	+19.0%
American Reliable Insurance Company	ECM Group	\$2,101	General Agent, Independent Agency	Commercial Multiple Peril (Total)	-17.0%	+3.3%	
American Road Insurance Company	...	\$4,823	Direct Response	Non-Agent Line	-11.5%	+37.9%	+23.3%
American Security Insurance Company	Assurant P&C Group	\$4,632	Direct Response	Allied Lines	-20.7%	-35.1%	-23.6%
American Select Insurance Company	Westfield Group	\$209,329	Independent Agency	All Private Passenger Auto	-9.8%	-6.2%	+3.6%
American Sentinel Insurance Company	Swiss Reinsurance Group	\$1	Inactive	Non-Agent Line		-100.0%	
American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$4,932	Independent Agency	Commercial Multiple Peril (Total)	+79.9%	+62.7%	+67.3%
American Southern Insurance Company	American Southern Group	\$238	Independent Agency	All Commercial Auto	+150.0 %	-51.0%	-50.7%
American Standard Insurance Co of Ohio	American Family Insurance Group	\$292	Exclusive/Captive Agent	All Private Passenger Auto	-29.1%	-38.6%	-37.9%
American States Insurance Company	Liberty Mutual Insurance Companies	\$38	Independent Agency	All Private Passenger Auto	+25.0%	-2.6%	-11.6%
American Strategic Insurance Corp.	Progressive Insurance Group	\$164,647	Independent Agency	Homeowners Mult Peril	+23.6%	+31.1%	+26.8%
American Summit Insurance Company	ReAlign Insurance Group	\$1,038	Independent Agency	All Commercial Auto	+111.0 %	G.T. +200%	
American Surety Company	Core Specialty Insurance Group	\$702	Independent Agency	Surety	+54.0%	+41.1%	+40.0%
American Trucking & Transp Ins Co, a RRG	...	\$1,839	Direct Response	All Commercial Auto	-	-100.0%	-21.5%
American Zurich Insurance Company	Zurich Insurance US PC Group	\$5,828	Independent Agency	Workers' Compensation	-20.6%	-23.7%	+2.1%
Amerisure Insurance Company	Amerisure Companies	\$3,928	Independent Agency	Commercial Multiple Peril (Total)	-49.4%	-0.5%	+45.6%
Amerisure Mutual Insurance Company	Amerisure Companies	\$6,521	Independent Agency	Workers' Compensation	G.T. +200%	+94.7%	+29.1%
Amerisure Partners Insurance Company	Amerisure Companies	\$69	Independent Agency	Workers' Compensation	+0.0%	-12.7%	-57.5%
AMEX Assurance Company	...	\$2,032	Direct Response	Inland Marine	+12.9%	+13.3%	+3.2%
AmFed Advantage Insurance Company	Ascot Insurance U.S. Group	\$1	Independent Agency	Workers' Compensation			
AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$4	Independent Agency	Workers' Compensation			
AmFed National Insurance Company	Ascot Insurance U.S. Group	\$4	Independent Agency	Workers' Compensation			
AmGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$5,020	Independent Agency	All Commercial Auto	-68.3%	-56.0%	-35.8%
Amherst Specialty Insurance Company	...	\$9,260	Inactive	Inland Marine	+93.9%	G.T. +200%	
Amica Mutual Insurance Company	Amica Mutual Group	\$31,803	Direct Response	All Private Passenger Auto	+2.3%	+10.8%	+5.5%
Amica Property and Casualty Insurance Co	Amica Mutual Group	\$163	Direct Response	All Private Passenger Auto	-62.7%	-25.0%	-38.7%
AmTrust Insurance Company	AmTrust Group	\$1,844	Independent Agency	Workers' Compensation	G.T. +200%	-35.3%	+82.9%
Ansur America Insurance Company	Frankenmuth Insurance Group	\$274	Independent Agency	Commercial Multiple Peril (Total)	+93.8%	L.T. - 100%	+62.9%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
A-One Commercial Insurance RRG, Inc.	...	\$692	Not Available	All Commercial Auto	+25.0%	+1.1%	-15.5%
Applied Medico-Legal Solutions RRG, Inc.	...	\$470	Managing General Agent	Medical Professional Liability (Total)	+24.8%	-10.1%	+7.5%
ARAG Insurance Company	...	\$9,585	Other Direct	Non-Agent Line	-2.5%	+2.1%	+5.2%
Arch Indemnity Insurance Company	Arch Insurance Group	\$717	Broker	Workers' Compensation	G.T. +200%	G.T. +200%	
Arch Insurance Company	Arch Insurance Group	\$104,774	Broker	Other Liab (Occurrence)	+58.9%	+0.7%	+13.9%
Arch Mortgage Guaranty Company	Arch Insurance Group	\$9	Direct Response	Non-Agent Line	+50.0%	-95.6%	
Arch Mortgage Insurance Company	Arch Insurance Group	\$33,810	Direct Response	Non-Agent Line	-0.6%	+5.4%	+3.0%
Arch Property Casualty Insurance Company	Arch Insurance Group	\$47	Broker	All Commercial Auto	+25.8%	-37.1%	
Arch Specialty Insurance Company	Arch Insurance Group	\$37,399	Broker	Fire	+11.0%	-1.9%	+9.0%
ARCOA Risk Retention Group, Inc.	AMERCO Property and Casualty Ins Group	\$456	Other	All Commercial Auto	+18.5%	+2.1%	-19.3%
Ardellis Insurance Ltd. USB	...	\$894	Broker	Non-Agent Line	-55.0%	-45.8%	-20.0%
Argonaut Insurance Company	BAMR US PC Group	\$1,480	Broker, Independent Agency	Other Liab (Claims-made)	-80.8%	-54.0%	-70.1%
ARISE Boiler Inspection & Insurance RRG	...	\$41	Not Available	Boiler & Machinery	+25.0%	+0.0%	-4.5%
Armed Forces Insurance Exchange	...	\$945	Direct Response	Homeowners Mult Peril	+16.8%	+9.2%	+7.6%
Ascalon Risk Retention Group, Inc.	...	\$10	Not Available	All Commercial Auto		+11.1%	
Ascot Insurance Company	Ascot Insurance U.S. Group	\$10,044	Broker	Other Liab (Claims-made)	+60.9%	+15.7%	+12.4%
Ascot Specialty Insurance Company	Ascot Insurance U.S. Group	\$13,348	Broker	Other Liab (Occurrence)	-20.1%	-4.3%	+10.2%
Ascot Surety & Casualty Company	Ascot Insurance U.S. Group	\$1,838	Inactive	Surety	+162.7%	+18.9%	
Aspen American Insurance Company	Aspen US Insurance Group	\$5,059	Broker	Other Liab (Occurrence)	+51.5%	-6.5%	-1.5%
Aspen Specialty Insurance Company	Aspen US Insurance Group	\$18,287	Broker	Other Liab (Occurrence)	-13.2%	+16.6%	-1.7%
Associated Industries Insurance Company	AmTrust Group	\$7,061	Independent Agency	Other Liab (Occurrence)	-15.0%	-24.2%	-0.5%
AssuranceAmerica Insurance Company	AssuranceAmerica Insurance Group	\$336	Managing General Agent	All Private Passenger Auto			
Assured Guaranty Inc.	...	\$614	Other Direct	N/A	-100.0%	-52.7%	
Atain Insurance Company	Atain Insurance Companies	\$330	Direct Response, Managing General Agent	Ocean Marine	G.T. +200%	G.T. +200%	+131.2%
Atain Specialty Insurance Company	Atain Insurance Companies	\$880	Managing General Agent	Other Liab (Occurrence)	+20.9%	-8.2%	+11.3%
At-Bay Specialty Insurance Company	...	\$8,153	Managing General Agent	Other Liab (Claims-made)	-14.0%	+58.5%	
Ategrity Specialty Insurance Company	...	\$4,147	Broker	Other Liab (Occurrence)	G.T. +200%	+184.6%	+18.2%
Atlantic Casualty Insurance Company	Auto-Owners Insurance Group	\$6,931	General Agent	Other Liab (Occurrence)	+2.2%	+11.6%	+16.7%
Atlantic Specialty Insurance Company	Intact US Insurance Group	\$31,771	Independent Agency	Surety	+28.7%	+4.7%	+6.8%
Atlantic States Insurance Company	Donegal Insurance Group	\$15,649	Independent Agency	Commercial Multiple Peril (Total)	-7.6%	-7.9%	-3.0%
Atradius Trade Credit Insurance, Inc.	...	\$3,757	Independent Agency	Non-Agent Line	G.T. +200%	-64.3%	+7.4%
Attorneys' Liab Assr Society Ltd., A RRG	...	\$14,972	Not Available	Other Liab (Claims-made)	-100.0%	+13.2%	
Auto Club Indemnity Company	Auto Club Enterprises Insurance Group	\$28,731	General Agent, Direct Response	Homeowners Mult Peril	-5.5%	+10.8%	+17.5%
Automobile Ins Co of Hartford, CT	Travelers Group	\$4,307	Independent Agency	All Private Passenger Auto	+19.1%	+23.0%	+14.5%
Auto-Owners Insurance Company	Auto-Owners Insurance Group	\$368,343	Independent Agency	Homeowners Mult Peril	+14.6%	+28.9%	+15.5%
Avemco Insurance Company	Tokio Marine US PC Group	\$1,622	Direct Response	Aircraft(all perils)	-10.1%	+10.5%	+5.4%
AXIS Insurance Company	AXIS US Operations	\$34,636	Broker	Other Liab (Claims-made)	+36.1%	+36.0%	+8.6%
AXIS Reinsurance Company	AXIS US Operations	\$211	Independent Agency	Other Liab (Claims-made)		+2.4%	
AXIS Surplus Insurance Company	AXIS US Operations	\$46,140	Broker, Managing General Agent	Other Liab (Occurrence)	+16.8%	+7.8%	+7.1%
AZGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$1,162	Broker	Homeowners Mult Peril	G.T. +200%		
Bankers Insurance Company	Bankers Financial Group	\$389	Independent Agency, General Agent	Commercial Multiple Peril (Total)	+71.4%	+18.2%	+13.4%
Bankers Standard Insurance Company	Chubb INA Group	\$295	Independent Agency	Homeowners Mult Peril	+175.0%	-95.9%	-59.4%
Bar Plan Mutual Insurance Company	Bar Plan Group	\$32	Direct Response, Broker	Other Liab (Claims-made)	-11.1%	+17.9%	+55.5%
BCS Insurance Company	BCS Financial Group	\$18,826	Managing General Agent, Exclusive/Captive Agent	Inland Marine	+55.6%	+29.5%	+24.1%
Beazley America Insurance Company, Inc.	Beazley USA Insurance Group	\$764	Inactive	Other Liab (Claims-made)	G.T. +200%	+0.0%	+7.1%
Beazley Excess and Surplus Ins, Inc.	Beazley USA Insurance Group	\$31,242	Inactive	Allied Lines	+197.7%	G.T. +200%	
Beazley Insurance Company, Inc.	Beazley USA Insurance Group	\$10,720	Broker, Managing General Agent	Other Liab (Claims-made)	-24.4%	+8.7%	-12.8%
Benchmark Insurance Company	Benchmark Insurance Group	\$5,493	Managing General Agent, Direct Response	Workers' Compensation	-59.2%	-52.3%	-35.7%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Benchmark Specialty Insurance Company	Benchmark Insurance Group	\$5,336	Inactive	All Commercial Auto	G.T. +200%	G.T. +200%	
Berkley Assurance Company	W. R. Berkley Insurance Group	\$8,967	Broker	Other Liab (Claims-made)	+17.8%	-22.5%	+5.5%
Berkley Casualty Company	W. R. Berkley Insurance Group	\$7,487	Independent Agency	All Commercial Auto	-24.5%	+27.1%	+22.5%
Berkley Insurance Company	W. R. Berkley Insurance Group	\$21,429	Broker	Other Liab (Claims-made)	+17.5%	+14.2%	+6.4%
Berkley Luxury Insurance Company	W. R. Berkley Insurance Group	\$83	Inactive	N/A			
Berkley National Insurance Company	W. R. Berkley Insurance Group	\$14,132	Independent Agency	Other Liab (Occurrence)	-10.4%	-23.5%	+0.2%
Berkley Regional Insurance Company	W. R. Berkley Insurance Group	\$4,208	Independent Agency	All Commercial Auto	-7.6%	+22.2%	+36.6%
Berkley Specialty Insurance Company	W. R. Berkley Insurance Group	\$4,865	Independent Agency	Other Liab (Occurrence)	-23.1%	+30.5%	+32.5%
Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$8,378	Independent Agency, Direct Response	Commercial Multiple Peril (Total)	+31.3%	+26.0%	+55.7%
Berkshire Hathaway Homestate Ins Co	Berkshire Hathaway Insurance Group	\$15,360	Independent Agency	Workers' Compensation	+14.4%	-9.4%	+15.8%
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	\$37,507	Not Available	Other Liab (Claims-made)	-8.3%	+14.2%	+18.9%
BITCO General Insurance Corporation	Old Republic Insurance Group	\$1,934	Independent Agency	All Commercial Auto	+26.6%	+19.4%	+42.8%
BITCO National Insurance Company	Old Republic Insurance Group	\$37	Independent Agency	Workers' Compensation		+76.2%	
Bonded Builders Insurance Company, A RRG	Bankers Financial Group	\$1	Not Available	Other Liab (Occurrence)			
Bondex Insurance Company	Builders Insurance Group	\$13	Exclusive/Captive Agent	Surety	+100.0%		
Branch Insurance Exchange	...	\$3,415	Managing General Agent	Homeowners Mult Peril	-19.5%	-22.9%	-7.2%
Bricktown Specialty Insurance Company	Trisura US Insurance Group	\$3,448	Managing General Agent	All Commercial Auto	G.T. +200%	+185.2%	
Bridgeway Insurance Company	Munich-American Holding Corp Companies	\$8,144	Broker	Fire	-60.6%	-4.0%	+5.1%
Bristol West Casualty Insurance Company	Farmers Insurance Group	\$9,557	Independent Agency, Exclusive/Captive Agent	All Private Passenger Auto	+4.3%	+8.9%	+5.4%
Bristol West Insurance Company	Farmers Insurance Group	\$99	Independent Agency, Exclusive/Captive Agent	All Private Passenger Auto	-13.6%	-8.1%	-16.3%
Brooklyn Specialty Ins Co RRG, Inc.	...	\$27	Direct Response	All Commercial Auto	-17.6%	-16.7%	
Brotherhood Mutual Insurance Company	...	\$28,135	Independent Agency	Commercial Multiple Peril (Total)	+6.5%	+10.4%	+8.7%
Buckeye State Mutual Insurance Company	Buckeye Insurance Group	\$26,008	Independent Agency	All Private Passenger Auto	-2.7%	+0.2%	+6.8%
Build America Mutual Assur Co	...	\$2,462	Not Available	Non-Agent Line	G.T. +200%	G.T. +200%	-9.8%
Bulldog National RRG, Inc.	...	\$598	Independent Agency	All Commercial Auto	-80.7%	+73.7%	+43.4%
Burlington Insurance Company	IFG Companies	\$2,572	Independent Agency, Broker	Other Liab (Occurrence)	-24.2%	-22.5%	-17.2%
BUS Risk Retention Group, Inc.	...	\$241	Not Available	All Commercial Auto			
CAMICO Mutual Insurance Company	...	\$318	Direct Response, Independent Agency	Other Liab (Claims-made)	-4.8%	-2.7%	+3.2%
Canal Insurance Company	Canal Group	\$25,615	Independent Agency	All Commercial Auto	-33.4%	-3.4%	+16.3%
Canopus US Insurance, Inc.	...	\$6,087	General Agent	Other Liab (Claims-made)	+51.1%	+39.3%	+20.1%
Capitol Indemnity Corporation	Berkshire Hathaway Insurance Group	\$2,653	Independent Agency, General Agent	Surety	+10.6%	+27.6%	-11.2%
Capitol Specialty Insurance Corporation	Berkshire Hathaway Insurance Group	\$7,852	Independent Agency, General Agent	Other Liab (Occurrence)	+28.0%	-22.4%	-21.9%
CARE Risk Retention Group, Inc.	...	\$13	Independent Agency	Medical Professional Liability (Total)	-100.0%	-32.4%	
Caring Communities, a Reciprocal RRG	...	\$4,493	Exclusive/Captive Agent	Medical Professional Liability (Total)		+7.2%	
Carolina Casualty Insurance Company	W. R. Berkley Insurance Group	\$3,312	Independent Agency	Workers' Compensation	-11.2%	-57.1%	+9.6%
Caterpillar Insurance Company	...	\$10,050	Direct Response	Other Liab (Occurrence)	+16.6%	+9.2%	+12.2%
Celina Mutual Insurance Company	Celina Insurance Group	\$62,887	Independent Agency	Commercial Multiple Peril (Total)	+14.7%	+20.3%	+18.5%
Censtat Casualty Company	...	\$2	Other Direct	Other Liab (Occurrence)			
Centennial Casualty Company	...	\$243	General Agent	Non-Agent Line	-6.3%	-13.9%	+9.0%
Central Mutual Insurance Company	Central Insurance Companies	\$110,129	Independent Agency	Commercial Multiple Peril (Total)	+7.0%	+5.6%	+6.9%
Central PA Physicians RRG, Inc.	...	\$13	Managing General Agent	Medical Professional Liability (Total)	-100.0%		
Central States Indemnity Co. of Omaha	Berkshire Hathaway Insurance Group	\$230	Bank	Inland Marine	L.T. -100%	-7.2%	
Centurion Casualty Company	...	\$115	Not Available	Inland Marine	+11.4%	+27.6%	
Century Surety Company	AF Group	\$528	General Agent, Broker	Commercial Multiple Peril (Total)	-37.5%	G.T. +200%	-23.8%
Century-National Insurance Company	Allstate Insurance Group	\$1,580	Independent Agency	Homeowners Mult Peril	+18.2%	+9.3%	-2.0%
Champlain Specialty Insurance Company	...	\$1,239	Managing General Agent	Other Liab (Occurrence)	-25.1%	+137.3%	
Charter Oak Fire Insurance Company	Travelers Group	\$41,493	Independent Agency	Commercial Multiple Peril (Total)	-15.7%	+13.2%	-1.2%
Cherokee Insurance Company	...	\$4,750	Independent Agency	All Commercial Auto	+27.1%	+45.9%	+13.1%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Chicago Insurance Company	Allianz US PC Insurance Companies	\$24	Independent Agency	Fire	+0.0%	+100.0%	-6.5%
Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$415	Exclusive/Captive Agent, Independent Agency	All Commercial Auto	-4.9%	-0.7%	
Chubb Custom Insurance Company	Chubb INA Group	\$8,731	Independent Agency	Homeowners Mult Peril	+78.9%	+11.9%	+16.4%
Chubb Indemnity Insurance Company	Chubb INA Group	\$8,906	Independent Agency	Workers' Compensation	+10.0%	+120.0%	+73.4%
Chubb National Insurance Company	Chubb INA Group	\$9,524	Independent Agency	Homeowners Mult Peril	-9.2%	+7.7%	+2.1%
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	\$16,472	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	-0.3%	-24.5%	-8.9%
Cimarron Insurance Company, Inc.	...	\$1,323	Managing General Agent	All Private Passenger Auto	G.T. +200%	G.T. +200%	
Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$244,585	Independent Agency	Homeowners Mult Peril	+17.5%	+27.7%	+28.7%
Cincinnati Indemnity Company	The Cincinnati Insurance Companies	\$83,528	Independent Agency	All Commercial Auto	+48.2%	+37.5%	+18.4%
Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$787,244	Independent Agency	Commercial Multiple Peril (Total)	-0.2%	+3.9%	+3.8%
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	\$38,462	Not Available	Other Liab (Occurrence)	+1.5%	+12.2%	+9.5%
Circle Star Insurance Company RRG	...	\$671	Not Available	All Commercial Auto	G.T. +200%	G.T. +200%	+97.9%
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	\$30,308	Independent Agency	Commercial Multiple Peril (Total)	+6.2%	+0.7%	+16.4%
Citizens Insurance Company of Ohio	Hanover Ins Group Prop & Cas Cos	\$499	Independent Agency	Workers' Compensation	+123.5%	-47.7%	-60.9%
City National Insurance Company	Markel Insurance Group	\$101	General Agent	Other Liab (Occurrence)	G.T. +200%	G.T. +200%	
Civic Property and Casualty Company	Farmers Insurance Group	\$364	Independent Agency	Homeowners Mult Peril	+1.0%	-8.6%	-4.4%
Claim Prof Liability Insurance Co A RRG	...	\$13	Managing General Agent	Other Liab (Claims-made)	-40.0%	-6.3%	-7.1%
Clear Blue Insurance Company	Clear Blue Insurance Group	\$875	Managing General Agent	Other Liab (Occurrence)	L.T. -100%	-54.3%	-37.5%
Clear Blue Specialty Insurance Company	Clear Blue Insurance Group	\$3,138	Managing General Agent	Other Liab (Occurrence)	+87.6%	-57.9%	-3.5%
Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$241	Broker	Workers' Compensation	-85.8%	-27.9%	
Clearcover Insurance Company	...	\$1,002	Internet	All Private Passenger Auto	-41.7%	-54.7%	-28.1%
Clinician Assurance Inc., a RRG	...	\$8,100	Other Direct	Medical Professional Liability (Total)		+21.5%	
CM Vantage Specialty Insurance Company	Church Mutual Insurance Group	\$821	Not Available	Other Liab (Occurrence)	-87.8%	-12.4%	-80.3%
Coalition Insurance Company	...	\$1,766	Inactive	Other Liab (Claims-made)	+5.6%	+17.1%	
Coface North America Insurance Company	...	\$5,707	Independent Agency	Non-Agent Line	-5.5%	+3.5%	+0.1%
Coliseum Reinsurance Company	XL America Companies	\$1	Inactive	Inland Marine		-99.1%	
College Risk Retention Group, Inc.	...	\$1,252	Not Available	Other Liab (Occurrence)	-1.5%	-10.2%	-5.6%
Colonial American Casualty & Surety Co	Zurich Insurance US PC Group	\$94	Independent Agency	Surety		-7.8%	
Colonial Surety Company	...	\$690	Independent Agency, Direct Response	Fidelity	-5.5%	-19.0%	+14.2%
Colony Insurance Company	BAMR US PC Group	\$9,394	General Agent, Broker	Other Liab (Occurrence)	-13.2%	+2.6%	-5.2%
Colony Specialty Insurance Company	BAMR US PC Group	\$1,082	General Agent, Broker	Inland Marine	G.T. +200%	-34.0%	+16.9%
Columbia Casualty Company	CNA Insurance Companies	\$57,639	Independent Agency	Other Liab (Claims-made)	+15.3%	+0.0%	+5.7%
Commerce and Industry Insurance Company	American International Group	\$12,234	Broker	Aircraft(all perils)	+102.9%	-1.5%	-2.6%
Concert Insurance Company	Concert Insurance Group	\$216	General Agent, Managing General Agent	All Commercial Auto	+93.2%	+143.1%	
Concert Specialty Insurance Company	Concert Insurance Group	\$7,894	Not Available	Other Liab (Occurrence)	+65.4%	+20.5%	
Consumer Specialties Insurance Co RRG	...	\$9	Managing General Agent	Other Liab (Occurrence)		-40.0%	
Continental Casualty Company	CNA Insurance Companies	\$161,234	Independent Agency	Inland Marine	-6.0%	-4.3%	-2.2%
Continental Heritage Insurance Company	...	\$45	General Agent, Broker	Surety	L.T. -100%	+45.1%	
Continental Indemnity Company	AU Holding Company Group	\$1,945	Independent Agency	Workers' Compensation	+180.2%	-2.3%	+83.5%
Continental Insurance Company	CNA Insurance Companies	\$77,151	Independent Agency	Other Liab (Occurrence)	+1.0%	+13.2%	+3.3%
Continental Western Insurance Company	W. R. Berkley Insurance Group	\$1,007	Independent Agency	Commercial Multiple Peril (Total)	+58.2%	+2.2%	+28.9%
Contractors Bonding and Insurance Co	RLI Group	\$93	Independent Agency, Worksite Marketing	Other Liab (Occurrence)	-66.0%	-32.6%	-25.6%
COPIC, A Risk Retention Group	COPIC Insurance Group	\$1,475	Direct Response	Medical Professional Liability (Total)	+29.4%	+76.8%	
CorePointe Insurance Company	AmTrust Group	\$6,092	Direct Response	Workers' Compensation	+1.1%	-0.7%	+63.2%
County Hall Insurance Company Inc. A RRG	...	\$564	Not Available	All Commercial Auto	+165.5%	G.T. +200%	+56.4%
Courtesy Insurance Company	...	\$1,212	Exclusive/Captive Agent	Non-Agent Line	-48.7%	-31.1%	-17.4%
Coverys Specialty Insurance Company	Coverys Companies	\$3,765	Independent Agency, Broker	Medical Professional Liability (Total)	+7.3%	+28.3%	+28.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$2,278	Managing General Agent, Broker	Commercial Multiple Peril (Total)	+20.8%	+52.0%	+27.9%
Crestbrook Insurance Company	Nationwide Property & Casualty Group	\$3,758	Direct Response	Homeowners Mult Peril	-2.1%	-36.9%	+8.4%
CrossFit Risk Retention Group, Inc.	...	\$57	Not Available	Other Liab (Occurrence)	-20.0%	-15.7%	-2.9%
Crum & Forster Indemnity Company	Fairfax Financial (USA) Group	\$1,089	Independent Agency	All Commercial Auto	+52.7%	+29.4%	-7.0%
Crum & Forster Specialty Insurance Co	Fairfax Financial (USA) Group	\$32,819	Broker	Other Liab (Occurrence)	+12.1%	+23.1%	+10.5%
CSAA Affinity Insurance Company	CSAA Insurance Group	\$166	Exclusive/Captive Agent, Independent Agency	All Private Passenger Auto	L.T. - 100%	-73.0%	
CSAA General Insurance Company	CSAA Insurance Group	\$34,542	Exclusive/Captive Agent, Independent Agency	All Private Passenger Auto	+30.2%	+30.0%	+19.0%
CUMIS Insurance Society, Inc.	CUMIS Insurance Society Group	\$12,611	Direct Response, Affinity Group Marketing	Other Liab (Occurrence)	-14.5%	+17.1%	+1.2%
CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$872	Direct Response, Affinity Group Marketing	Other Liab (Occurrence)	-85.1%	+161.4 %	+34.6%
CUSA Risk Retention Group, Inc.	...	\$91	Direct Response	All Commercial Auto		-35.0%	
Daily Underwriters of America	...	\$892	Direct Response	All Commercial Auto	-26.1%	+19.2%	+9.7%
Dairyland Insurance Company	Sentry Insurance Group	\$688	Independent Agency	All Private Passenger Auto	-15.7%	-13.3%	-15.0%
DAN Risk Retention Group, Inc.	...	\$177	Not Available	Other Liab (Claims-made)	+4.9%	+10.1%	+6.7%
DB Insurance Co., Ltd. USB	DB Insurance US Group	\$13,958	General Agent, Independent Agency	Commercial Multiple Peril (Total)	+28.5%	+9.8%	+3.7%
Dealers Assurance Company	...	\$19,913	Exclusive/Captive Agent, Independent Agency	Non-Agent Line	-15.8%	-10.3%	-30.7%
Dellwood Specialty Insurance Company	...	\$600	Broker	Allied Lines	+165.7 %		
Depositors Insurance Company	Nationwide Property & Casualty Group	\$163	Direct Response, Independent Agency	Homeowners Mult Peril	L.T. - 100%	-82.5%	
Developers Surety and Indemnity Company	AmTrust Group	\$159	Independent Agency	Surety	L.T. - 100%	-94.5%	
Diamond State Insurance Company	Global Indemnity Group	\$2,481	General Agent, Managing General Agent	Commercial Multiple Peril (Total)	-22.6%	+7.6%	+1.8%
Doctors Professional Liability RRG, Inc.	...	\$145	Not Available	Medical Professional Liability (Total)	+40.0%	-51.4%	
Donegal Mutual Insurance Company	Donegal Insurance Group	\$16,329	Independent Agency	Commercial Multiple Peril (Total)	-2.4%	+8.1%	+6.8%
Dorinco Reinsurance Company	...	\$24	Broker	Fire		-42.9%	
Eagle Builders Insurance Co RRG, Inc.	...	\$1	Not Available	Other Liab (Claims-made)			
Eastern Atlantic Insurance Company	...	\$3,552	Managing General Agent	All Commercial Auto	-39.2%	-9.3%	-19.7%
EastGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$1	Independent Agency	Workers' Compensation	+0.0%		
Economy Fire & Casualty Company	Farmers Insurance Group	\$573	Independent Agency	All Private Passenger Auto	+112.4 %	-17.3%	+21.8%
Economy Preferred Insurance Company	Farmers Insurance Group	\$16,135	Independent Agency	All Private Passenger Auto	+28.8%	-21.4%	+1.7%
Economy Premier Assurance Company	Farmers Insurance Group	\$577	Independent Agency	All Private Passenger Auto	-10.2%	-2.0%	-7.0%
Element Insurance Company	...	\$1,420	Independent Agency	All Commercial Auto	+56.0%	+46.5%	+146.9 %
Elephant Insurance Company	...	\$1,107	General Agent	All Private Passenger Auto	-19.4%	-47.0%	-14.9%
EMC Property & Casualty Company	EMC Insurance	\$6,815	Independent Agency	All Commercial Auto	-15.8%	+4.3%	+24.9%
EMCASCO Insurance Company	EMC Insurance	\$5,579	Independent Agency	All Commercial Auto	-17.2%	-18.5%	-8.3%
Emerald Bay Specialty Insurance Company	Emerald Bay Insurance Group	\$804	Managing General Agent	Commercial Multiple Peril (Total)	L.T. - 100%		
Emergency Capital Management, A RRG, LLC	...	\$1,177	Inactive	Medical Professional Liability (Total)		G.T. +200%	
Emergency Medicine Prof Assurance Co RRG	...	\$58	Not Available	Medical Professional Liability (Total)		-12.1%	
Empire Fire and Marine Insurance Company	Zurich Insurance US PC Group	\$4,801	Independent Agency	All Commercial Auto	-15.1%	-22.7%	-3.6%
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	\$27,476	Direct Response, Broker	Fire	+39.8%	+15.4%	+36.0%
Employers Mutual Casualty Company	EMC Insurance	\$30,856	Independent Agency	All Commercial Auto	-22.2%	+7.8%	-4.4%
Enact Mortgage Insurance Corp of NC	Enact Mortgage Insurance Group	\$226	Independent Agency	Non-Agent Line	-67.7%	+109.3 %	+32.6%
Enact Mortgage Insurance Corporation	Enact Mortgage Insurance Group	\$32,997	Independent Agency	Non-Agent Line	+6.7%	+7.7%	-0.3%
Encompass Home and Auto Ins Co	Allstate Insurance Group	\$15,100	Independent Agency	All Private Passenger Auto	-14.7%	-10.8%	-9.7%
Endurance American Insurance Company	Sompo Holdings US Group	\$23,750	Broker	Other Liab (Claims-made)	-12.0%	-9.2%	-12.5%
Endurance American Specialty Ins Co	Sompo Holdings US Group	\$43,999	Broker	Other Liab (Occurrence)	-11.2%	+0.4%	-0.4%
Endurance Assurance Corporation	Sompo Holdings US Group	\$5,614	Not Available	Other Liab (Occurrence)	+39.1%	-0.1%	+51.9%
Erie Insurance Company	Erie Insurance Group	\$927,118	Independent Agency	Homeowners Mult Peril	+2.7%	+16.1%	+14.8%
Erie Insurance Exchange	Erie Insurance Group	\$125,635	Independent Agency	All Private Passenger Auto	-6.2%	-3.6%	-1.5%
Erie Insurance Property & Casualty Co	Erie Insurance Group	\$3,686	Independent Agency	All Private Passenger Auto			

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Essent Guaranty, Inc.	Essent Guaranty Group	\$26,768	Not Available	Non-Agent Line	+2.7%	+6.6%	+0.1%
Essentia Insurance Company	Markel Insurance Group	\$27,206	Independent Agency	All Private Passenger Auto	+9.7%	+10.4%	+9.9%
Esurance Insurance Company	Allstate Insurance Group	\$4,087	Direct Response, Internet	All Private Passenger Auto	-3.3%	-5.6%	-8.0%
Esurance Property and Casualty Ins Co	Allstate Insurance Group	\$13,471	Direct Response, Internet	All Private Passenger Auto	-24.9%	-24.5%	-26.5%
Euler Hermes North America Insurance Co.	Allianz US PC Insurance Companies	\$13,851	Exclusive/Captive Agent	Non-Agent Line	+52.1%	-17.0%	+14.2%
Evanston Insurance Company	Markel Insurance Group	\$38,500	Managing General Agent	Other Liab (Occurrence)	+20.2%	-0.1%	+12.0%
Everest Denali Insurance Company	Everest Re U.S. Group	\$1,701	Independent Agency	All Commercial Auto	-15.3%	+11.9%	
Everest Indemnity Insurance Company	Everest Re U.S. Group	\$24,992	Independent Agency	Allied Lines	-37.9%	+14.2%	+13.7%
Everest National Insurance Company	Everest Re U.S. Group	\$20,613	Independent Agency	Other Liab (Occurrence)	-42.8%	-13.3%	-18.5%
Everest Premier Insurance Company	Everest Re U.S. Group	\$1,611	Independent Agency	Workers' Compensation	+55.2%	-12.8%	+1.2%
Everest Reinsurance Company	Everest Re U.S. Group	\$9,430	Direct Response, Broker	Other Liab (Occurrence)	G.T. +200%	+19.4%	+22.8%
Everett Cash Mutual Insurance Company	ECM Group	\$526	Independent Agency	Farmowners Mult Peril	-37.0%	-18.4%	-1.4%
Evergreen National Indemnity Company	Stillwater Insurance Group	\$3,383	General Agent, Broker	Surety	-33.5%	-25.7%	-8.5%
Everspan Indemnity Insurance Company	Ambac Financial Group	\$4,108	Direct Response, General Agent	Other Liab (Occurrence)	+21.4%	-8.7%	
Everspan Insurance Company	Ambac Financial Group	\$6,330	Direct Response, General Agent	All Commercial Auto	L.T. -100%	+21.8%	
Excess Share Insurance Corporation	American Mutual Share Insurance Group	\$662	Independent Agency, Direct Response	Non-Agent Line	+29.5%	+34.4%	+19.2%
Executive Risk Indemnity Inc.	Chubb INA Group	\$14,074	Broker	Homeowners Mult Peril	+46.1%	G.T. +200%	+77.6%
Factory Mutual Insurance Company	FM Group	\$163,564	Direct Response, Broker	Allied Lines	+3.8%	+3.9%	+8.1%
Fair American Insurance and Reins Co	Berkshire Hathaway Insurance Group	\$9,629	Managing General Agent	Non-Agent Line	+18.9%	+20.9%	+29.5%
Fair American Select Insurance Company	Berkshire Hathaway Insurance Group	\$2,141	Managing General Agent	Other Liab (Occurrence)	-10.6%	+38.6%	+17.4%
Falls Lake Fire and Casualty Company	James River Group	\$379	General Agent, Managing General Agent	Other Liab (Occurrence)	-97.2%	-33.6%	-41.1%
Falls Lake National Insurance Company	James River Group	\$7,630	Independent Agency	All Commercial Auto	-57.3%	-2.1%	+14.2%
Farmers Casualty Insurance Company	Farmers Insurance Group	\$18,615	Independent Agency, Career Agent	All Private Passenger Auto	+62.3%	-15.2%	+22.4%
Farmers Direct Prop and Cas Insurance Co	Farmers Insurance Group	\$29	Direct Response	Homeowners Mult Peril	-12.5%	-11.4%	-8.8%
Farmers Group Prop and Cas Insurance Co	Farmers Insurance Group	\$25,940	Direct Response	All Private Passenger Auto	-12.2%	-12.7%	-6.3%
Farmers Insurance Exchange	Farmers Insurance Group	\$57,600	Exclusive/Captive Agent	All Private Passenger Auto	-3.9%	-1.2%	+0.8%
Farmers Insurance of Columbus, Inc.	Farmers Insurance Group	\$84,958	Exclusive/Captive Agent	All Private Passenger Auto	-7.6%	-3.5%	-1.9%
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	\$65,706	Independent Agency	Mult Peril Crop	+49.0%	+20.5%	+15.3%
Farmers Property and Casualty Ins Co	Farmers Insurance Group	\$30,569	Career Agent, Direct Response	All Private Passenger Auto	-13.1%	-13.5%	-12.0%
Farmington Casualty Company	Travelers Group	\$56	Independent Agency	Workers' Compensation	+120.0%	-51.1%	
FCCI Insurance Company	FCCI Insurance Group	\$7,463	Independent Agency	All Commercial Auto	-27.4%	-12.1%	-0.1%
FCCI Specialty Insurance Company	FCCI Insurance Group	\$59	Inactive	Other Liab (Occurrence)			
Federal Insurance Company	Chubb INA Group	\$184,495	Independent Agency	Commercial Multiple Peril (Total)	+19.3%	+12.3%	+6.9%
Federated Mutual Insurance Company	Federated Mutual Group	\$42,161	Exclusive/Captive Agent	All Commercial Auto	+17.7%	+19.2%	+24.6%
Federated Reserve Insurance Company	Federated Mutual Group	\$14,971	Exclusive/Captive Agent	All Commercial Auto	+34.2%	+44.0%	+17.7%
Federated Rural Electric Ins Exchange	...	\$4,439	Direct Response	Other Liab (Occurrence)	-2.3%	+12.7%	+8.0%
Federated Service Insurance Company	Federated Mutual Group	\$9,011	Exclusive/Captive Agent	All Commercial Auto	+13.1%	+1.2%	-5.6%
Federated Specialty Insurance Company	Federated Mutual Group	\$10	Broker	Commercial Multiple Peril (Total)			
Fidelity and Deposit Company of Maryland	Zurich Insurance US PC Group	\$11,524	Independent Agency	Surety	+15.3%	+9.1%	+9.7%
Fidelity and Guaranty Insurance Company	Travelers Group	\$6,806	Independent Agency	Commercial Multiple Peril (Total)	+7.1%	+6.9%	+4.0%
Financial Casualty & Surety, Inc	...	\$98	Independent Agency	Surety	+50.0%	G.T. +200%	+34.4%
Fire Insurance Exchange	Farmers Insurance Group	\$1,794	Exclusive/Captive Agent	Homeowners Mult Peril	+6.8%	+17.3%	+17.9%
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	\$23,482	Independent Agency	Other Liab (Claims-made)	-17.9%	+25.5%	
Fireman's Fund Insurance Company	Allianz US PC Insurance Companies	\$22,607	Independent Agency	Commercial Multiple Peril (Total)	-18.9%	+18.0%	+12.2%
Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	\$2,017	Independent Agency	All Commercial Auto	+57.3%	-18.2%	+11.3%
First Acceptance Insurance Company, Inc.	First Acceptance Insurance Group	\$14,323	Independent Agency	All Private Passenger Auto	-15.2%	-19.5%	+4.1%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
First Chicago Insurance Company	First Chicago Insurance Group	\$18,817	Independent Agency	All Private Passenger Auto	+148.8 %	+137.7 %	+80.9%
First Colonial Insurance Company	Allstate Insurance Group	\$3,262	Exclusive/Captive Agent	Non-Agent Line	+40.7%	+18.8%	-13.0%
First Community Insurance Company	Bankers Financial Group	\$37	Independent Agency, Managing General Agent	Federal Flood	-13.3%	+56.0%	
First Founders Assurance Company	Trisura US Insurance Group	\$102	Managing General Agent	Surety			
First Guard Insurance Company	Biglari Holdings Insurance Group	\$7,249	Direct Response	All Commercial Auto	+3.2%	+0.6%	+8.2%
First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$3,416	Direct Response	Homeowners Mult Peril	+7.3%	+10.8%	+41.1%
First Mile Insurance Company	...	\$93	Managing General Agent	Non-Agent Line			
First National Insurance Co of America	Liberty Mutual Insurance Companies	\$3	Independent Agency	All Private Passenger Auto		+0.0%	
First Surety Corporation	...	\$461	Managing General Agent	Surety	+29.3%	+19.1%	+31.1%
Flagship City Insurance Company	Erie Insurance Group	\$2,863	Independent Agency	Workers' Compensation			
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$110,300	Independent Agency	Homeowners Mult Peril	+21.9%	+25.0%	+11.9%
Foremost Property and Casualty Ins Co	Farmers Insurance Group	\$2,315	Direct Response	Homeowners Mult Peril	+2.0%	-10.5%	-4.4%
Forge Insurance Company	...	\$4,444	Independent Agency	All Commercial Auto	+52.9%	+36.5%	+31.3%
Fortegra Specialty Insurance Company	Fortegra P&C Group	\$19,329	Independent Agency	Other Liab (Claims-made)	+30.0%	+147.9 %	+110.6 %
Fortress Insurance Company	National Group	\$401	Independent Agency	Medical Professional Liability (Total)	+5.9%	+7.9%	+0.4%
Founders Insurance Company	Utica National Insurance Group	\$38,351	Independent Agency	All Private Passenger Auto	-12.9%	-8.3%	+4.2%
Frankenmuth Insurance Company	Frankenmuth Insurance Group	\$87,331	Independent Agency	Commercial Multiple Peril (Total)	+10.1%	+10.4%	+14.8%
Franklin Casualty Insurance Co RRG	...	\$7	Direct Response	Medical Professional Liability (Total)	+0.0%	+0.0%	+0.0%
Freedom Specialty Insurance Company	Nationwide Property & Casualty Group	\$4,948	Broker	Other Liab (Claims-made)	+69.1%	-2.6%	-19.0%
Future Care Risk Retention Group, Inc.	...	\$576	Direct Response	Medical Professional Liability (Total)	-	G.T. +200%	
Garrison Property and Casualty Ins Co	USAA Group	\$68,038	Direct Response	All Private Passenger Auto	+13.6%	+7.7%	+14.9%
GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Group	\$120,483	Direct Response	All Private Passenger Auto	-19.9%	-20.5%	-14.2%
GEICO Casualty Company	Berkshire Hathaway Insurance Group	\$45,408	Direct Response	All Private Passenger Auto	-17.3%	-18.0%	-11.0%
GEICO Choice Insurance Company	Berkshire Hathaway Insurance Group	\$50,010	Direct Response	All Private Passenger Auto	-24.3%	-28.3%	-24.0%
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	\$44,660	Direct Response	All Private Passenger Auto	+19.6%	+22.3%	+14.0%
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$100,275	Direct Response	All Private Passenger Auto	G.T. +200%	G.T. +200%	+49.5%
GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$110,758	Independent Agency	Ocean Marine	+140.8 %	G.T. +200%	+93.7%
GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	\$224,144	Direct Response	All Private Passenger Auto	-29.8%	-10.7%	+5.1%
Gemini Insurance Company	W. R. Berkley Insurance Group	\$34,128	Managing General Agent	Other Liab (Occurrence)	+5.7%	+26.3%	+16.1%
General Automobile Insurance Company	Sentry Insurance Group	\$4,946	Other Direct, Internet	All Private Passenger Auto	-54.5%	-43.0%	-19.3%
General Casualty Company of Wisconsin	QBE North America Insurance Group	\$172	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-99.6%	-85.6%
General Insurance Company of America	Liberty Mutual Insurance Companies	\$6,933	Independent Agency	Homeowners Mult Peril	-2.4%	+8.0%	+14.4%
General Security Indemnity Co of Arizona	SCOR US Group	\$16,041	Broker	Fire	-18.9%	-24.6%	+11.6%
General Security National Insurance Co	SCOR US Group	\$3,728	Broker, Direct Response	Other Liab (Occurrence)	+25.6%	+9.8%	+40.0%
General Star Indemnity Company	Berkshire Hathaway Insurance Group	\$22,130	Broker	Other Liab (Occurrence)	-4.8%	+5.0%	+18.9%
General Star National Insurance Co	Berkshire Hathaway Insurance Group	\$781	Broker	Other Liab (Occurrence)	+96.5%	-2.5%	+24.2%
Generali USB	Generali US Group	\$27,959	Managing General Agent, Broker	Inland Marine	+27.9%	+13.8%	+57.1%
GeoVera Specialty Insurance Company	GeoVera Nova U.S. Insurance Group	\$242	Independent Agency, Broker	Commercial Multiple Peril (Total)	-68.6%	-33.0%	-15.8%
Glacier Insurance Company	Tuscarora Wayne Group	\$441	Independent Agency	All Private Passenger Auto	-95.8%	-78.5%	
Glencar Insurance Company	HDI/Talanx US PC Group	\$1,166	Broker	Commercial Multiple Peril (Total)	+48.3%	+107.1 %	+111.4 %
GNV Custom Insurance Company	Greater New York Group	\$681	Independent Agency	Other Liab (Occurrence)		-2.2%	
GoAuto Insurance Company	...	\$3,019	Managing General Agent	All Private Passenger Auto	+48.6%	+20.5%	+42.8%
Golden Bear Insurance Company	...	\$1,240	Broker	Earthquake	+50.4%	+57.5%	+22.1%
Golden Insurance Company, A RRG	InSure Homes Group	\$1	Other Direct	N/A		-	
Goodville Mutual Casualty Company	Goodville Mutual Insurance Group	\$62,658	Independent Agency	All Private Passenger Auto	+6.7%	+16.2%	+12.0%
Gotham Insurance Company	Coaction Specialty Insurance Group	\$6,520	Broker	Other Liab (Occurrence)	+13.4%	+33.2%	+70.4%
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$10,940	Direct Response	All Private Passenger Auto	-11.8%	-8.1%	-4.5%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Granada Indemnity Company	Granada Financial Group	\$3,276	Broker	Commercial Multiple Peril (Total)	-26.7%	+17.3%	
Grange Indemnity Insurance Company	Grange Insurance Pool	\$422,367	Independent Agency	All Private Passenger Auto	+1.4%	+1.0%	+7.8%
Grange Insurance Company	Grange Insurance Pool	\$195,008	Independent Agency	All Private Passenger Auto	-6.4%	-0.8%	-3.2%
Grange Property & Casualty Insurance Co	Grange Insurance Pool	\$79,750	Independent Agency	Homeowners Mult Peril	-8.9%	-1.4%	-5.1%
Granite Re, Inc.	Federated Mutual Group	\$965	Independent Agency	Surety	+5.2%	+12.4%	+18.6%
Granite State Insurance Company	American International Group	\$2,356	Broker	Commercial Multiple Peril (Total)	+45.3%	+29.2%	+6.6%
Graphic Arts Mutual Insurance Company	Utica National Insurance Group	\$3,408	Independent Agency	Commercial Multiple Peril (Total)	+72.6%	+54.3%	+36.1%
Gray Surplus Lines Insurance Company	The Gray Insurance Group	\$3,150	Independent Agency	Other Liab (Occurrence)	+18.4%	-18.1%	+33.8%
Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$17,638	Broker	Other Liab (Occurrence)	+28.9%	+18.5%	
Great American Alliance Insurance Co	Great American P & C Insurance Group	\$3,976	Independent Agency	Workers' Compensation	+61.7%	+7.8%	+11.0%
Great American Assurance Company	Great American P & C Insurance Group	\$35,235	Independent Agency	Non-Agent Line	-0.0%	-2.4%	+4.9%
Great American E & S Insurance Company	Great American P & C Insurance Group	\$18,177	Independent Agency, Broker	Other Liab (Claims-made)	-70.8%	+10.3%	-31.5%
Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$3,170	Independent Agency	Other Liab (Claims-made)	+14.7%	+17.7%	+16.8%
Great American Insurance Co of New York	Great American P & C Insurance Group	\$488	Independent Agency	Commercial Multiple Peril (Total)	+28.7%	-18.4%	-39.0%
Great American Insurance Company	Great American P & C Insurance Group	\$113,455	Independent Agency	Mult Peril Crop	+10.4%	+36.8%	+18.4%
Great American Security Insurance Co	Great American P & C Insurance Group	\$5,716	Independent Agency	Other Liab (Occurrence)	-33.1%	+56.1%	+0.4%
Great American Spirit Insurance Company	Great American P & C Insurance Group	\$11,302	Direct Response	Other Liab (Occurrence)	+122.1%	+13.0%	+24.5%
Great Divide Insurance Company	W. R. Berkley Insurance Group	\$4,650	Independent Agency, General Agent	Other Liab (Occurrence)	-12.4%	+3.1%	+13.2%
Great Midwest Insurance Company	Skyward Specialty Insurance Group	\$11,517	Independent Agency, General Agent	Non-Agent Line	+12.6%	+30.2%	+10.8%
Great Northern Insurance Company	Chubb INA Group	\$21,940	Independent Agency	Homeowners Mult Peril	+8.4%	+10.4%	+9.3%
Great Plains Casualty, Inc.	...	\$163	Independent Agency	All Commercial Auto	+40.7%	G.T. +200%	
Great West Casualty Company	Old Republic Insurance Group	\$81,837	Independent Agency	All Commercial Auto	+18.3%	+6.8%	+17.0%
Greater Mid-Atlantic Indemnity Company	Greater New York Group	\$9,588	Inactive	Commercial Multiple Peril (Total)	-31.9%	+161.9%	
Greater New York Mutual Insurance Co	Greater New York Group	\$8,402	Independent Agency	Commercial Multiple Peril (Total)	-22.6%	-20.9%	+22.3%
Green Hills Insurance Company RRG	...	\$51	Direct Response	Medical Professional Liability (Total)	-16.4%	+7.0%	-14.0%
Greenwich Insurance Company	XL America Companies	\$11,835	Not Available	Other Liab (Occurrence)	+15.9%	-11.5%	-22.8%
Greystone Insurance Company	Fairfax Financial (USA) Group	\$41	Broker	Other Liab (Occurrence)		+166.7%	
Grinnell Compass, Inc.	Grinnell Mutual Group	\$2,980	Independent Agency	All Private Passenger Auto	-22.9%	-38.0%	
Grinnell Mutual Reinsurance Company, SI	Grinnell Mutual Group	\$6,822	Independent Agency	Commercial Multiple Peril (Total)	+2.6%	+3.1%	-0.9%
Grinnell Select Insurance Company	Grinnell Mutual Group	\$2,324	Independent Agency	All Private Passenger Auto	-22.7%	-25.5%	-22.5%
Guarantee Company of North America USA	Intact US Insurance Group	\$149	Independent Agency	Surety	-22.6%	+54.5%	-21.5%
GuideOne Elite Insurance Company	GuideOne Insurance Companies	\$3,018	Independent Agency	Commercial Multiple Peril (Total)	+38.0%	+158.6%	+13.8%
GuideOne Insurance Company	GuideOne Insurance Companies	\$9,038	Independent Agency	Commercial Multiple Peril (Total)	+2.9%	+8.3%	+10.1%
GuideOne National Insurance Company	GuideOne Insurance Companies	\$883	Managing General Agent	Other Liab (Occurrence)	-73.8%	-33.0%	-47.4%
GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$821	Independent Agency	Commercial Multiple Peril (Total)	+5.5%	+24.8%	-16.3%
Hadron Specialty Insurance Company	...	\$6,080	Managing General Agent	Fire	-20.6%	G.T. +200%	
Hamilton Select Insurance Inc.	...	\$1,686	Broker	Other Liab (Occurrence)	+177.1%	+15.3%	
Harco National Insurance Company	IAT Insurance Group	\$6,289	General Agent	Surety	+30.2%	-7.4%	+10.7%
Harleysville Insurance Co of New York	Nationwide Property & Casualty Group	\$6,448	Independent Agency	Allied Lines	+161.5%	G.T. +200%	
Harleysville Insurance Company	Nationwide Property & Casualty Group	\$1,081	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-73.9%	
Harleysville Preferred Insurance Company	Nationwide Property & Casualty Group	\$43	Independent Agency	Commercial Multiple Peril (Total)	-82.1%	-65.3%	-51.6%
Harleysville Worcester Insurance Company	Nationwide Property & Casualty Group	\$239	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-74.5%	
Hartford Accident and Indemnity Company	Hartford Insurance Group	\$3,585	Independent Agency	Workers' Compensation	+90.1%	+20.0%	+11.6%
Hartford Casualty Insurance Company	Hartford Insurance Group	\$9,406	Independent Agency	Workers' Compensation	-16.6%	+2.8%	-3.0%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Hartford Fire Insurance Company	Hartford Insurance Group	\$60,333	Independent Agency	Commercial Multiple Peril (Total)	+50.9%	-3.2%	+8.9%
Hartford Insurance Co of the Midwest	Hartford Insurance Group	\$3,080	Independent Agency	Federal Flood	+8.0%	+8.3%	-6.5%
Hartford Steam Boiler Inspec & Ins	Munich-American Holding Corp Companies	\$2,114	Independent Agency	Boiler & Machinery	+26.7%	+4.3%	+28.3%
Hartford Underwriters Insurance Company	Hartford Insurance Group	\$17,554	Independent Agency	Commercial Multiple Peril (Total)	-12.8%	-5.3%	+4.6%
Hastings Insurance Company	...	\$93,979	Independent Agency	All Private Passenger Auto	-5.7%	+5.3%	+9.0%
HDI Global Insurance Company	HDI/Talanx US PC Group	\$38,017	Broker	Fire	L.T. - 100%	+25.6%	+18.9%
HDI Global Select Insurance Company	HDI/Talanx US PC Group	\$620	Broker	Aircraft(all perils)			
HDI Specialty Insurance Company	HDI/Talanx US PC Group	\$1,703	Broker	Other Liab (Occurrence)	-71.2%	-22.6%	+34.9%
Health Care Industry Liab Recip Ins RRG	...	\$4,113	Managing General Agent	Medical Professional Liability (Total)	-19.4%	-26.4%	+16.3%
Healthcare Professional LTC RRG, Inc.	...	\$316	Broker	Medical Professional Liability (Total)	-24.8%	+37.3%	
Healthcare Professional RRG, Inc.	...	\$157	Not Available	Medical Professional Liability (Total)			
Heritage Indemnity Company	AmTrust Group	\$452	Independent Agency	Non-Agent Line	-100.0%	+58.3%	
Highlander Specialty Insurance Company	Clear Blue Insurance Group	\$4,899	Managing General Agent	All Commercial Auto	-3.4%	+130.6%	+29.2%
Hilltop Specialty Insurance Company	Fairfax Financial (USA) Group	\$847	Broker	Commercial Multiple Peril (Total)	-14.4%	+40.7%	
HiRoad Assurance Company	State Farm Group	\$11,117	Direct Response	All Private Passenger Auto			
Hiscox Insurance Company Inc.	Hiscox USA Group	\$9,913	Direct Response, General Agent	Other Liab (Occurrence)	+1.1%	+0.7%	-4.1%
Home and Farm Insurance Company	Buckeye Insurance Group	\$2,059	Independent Agency	Farmowners Mult Peril	+0.7%	-4.1%	+24.9%
Homeland Insurance Company of Delaware	Intact US Insurance Group	\$59	Not Available	Fire	+100.0%	G.T. +200%	-66.1%
Homeland Insurance Company of New York	Intact US Insurance Group	\$17,525	Independent Agency	Other Liab (Claims-made)	+15.9%	+1.6%	+29.8%
Home-Owners Insurance Company	Auto-Owners Insurance Group	\$172,985	Independent Agency	All Private Passenger Auto	-2.0%	+11.0%	+11.9%
Homesite Insurance Co of the Midwest	American Family Insurance Group	\$232,476	Direct Response	Homeowners Mult Peril	+6.5%	+18.0%	+18.5%
Homesite Insurance Company	American Family Insurance Group	\$2,909	Direct Response	Homeowners Mult Peril	-82.9%	-28.1%	-27.3%
Homesite Insurance Company of Florida	American Family Insurance Group	\$18,061	Direct Response	Other Liab (Occurrence)	+15.5%	+6.8%	+33.8%
Horace Mann Insurance Company	Horace Mann Insurance Group	\$4,193	Exclusive/Captive Agent	All Private Passenger Auto	-11.6%	+6.7%	+8.6%
Horace Mann Property & Casualty Ins Co	Horace Mann Insurance Group	\$3,957	Exclusive/Captive Agent	All Private Passenger Auto	-5.2%	+10.3%	+8.4%
Housing Authority Prop Ins, A Mutual Co	HAI Group	\$6,220	Direct Response	Commercial Multiple Peril (Total)	+62.1%	+10.6%	+18.8%
Housing Authority RRG, Inc.	HAI Group	\$2,067	Direct Response	Other Liab (Occurrence)	+46.9%	+4.8%	+12.1%
Housing Enterprise Insurance Co, Inc.	HAI Group	\$8,595	Broker	Commercial Multiple Peril (Total)	+5.3%	+26.3%	+42.5%
Housing Specialty Insurance Co, Inc.	HAI Group	\$51	Direct Response	Commercial Multiple Peril (Total)	L.T. - 100%	-43.5%	-7.1%
Houston Casualty Company	Tokio Marine US PC Group	\$11,599	Managing General Agent, Independent Agency	Other Liab (Claims-made)	-98.6%	+3.6%	-74.5%
Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$12,026	Managing General Agent	Other Liab (Occurrence)	+9.0%	-8.4%	+15.6%
Hoxbridge Insurance Company, Inc., A RRG	...	\$2,080	Not Available	All Commercial Auto	G.T. +200%	L.T. - 100%	+17.9%
HSB Specialty Insurance Company	Munich-American Holding Corp Companies	\$440	Independent Agency	Commercial Multiple Peril (Total)	G.T. +200%	G.T. +200%	-42.2%
Hudson Excess Insurance Company	Fairfax Financial (USA) Group	\$12,211	Broker, Managing General Agent	Other Liab (Occurrence)	+26.7%	+2.8%	+11.4%
Hudson Insurance Company	Fairfax Financial (USA) Group	\$13,326	Broker	Mult Peril Crop	+27.4%	-7.0%	-0.4%
ICI Mutual Insurance Company, a RRG	...	\$415	Direct Response	Other Liab (Claims-made)	-100.0%	-17.4%	
Illinois Casualty Company	Tuscarora Wayne Group	\$7,866	Independent Agency, Broker	Commercial Multiple Peril (Total)	+8.3%	+21.7%	+21.4%
Illinois Union Insurance Company	Chubb INA Group	\$33,626	Independent Agency	Other Liab (Claims-made)	+5.2%	+1.1%	+3.1%
Imperium Insurance Company	Skyward Specialty Insurance Group	\$5,784	General Agent, Managing General Agent	All Commercial Auto	+22.1%	+59.3%	+13.8%
Incline Americas Insurance Company	Incline Insurance Group	\$570	Managing General Agent	All Commercial Auto	G.T. +200%		
Incline Casualty Company	Incline Insurance Group	\$19,701	Managing General Agent, General Agent	All Commercial Auto	+3.9%	-1.5%	+49.0%
Indemnity Insurance Co of North America	Chubb INA Group	\$14,141	Independent Agency	Other Liab (Occurrence)	+16.6%	-13.7%	+3.2%
Indemnity National Insurance Company	...	\$7,196	Independent Agency	Surety	+10.4%	+17.5%	+59.6%
Independence American Insurance Company	Independence Pet Insurance Group	\$24,384	Managing General Agent	Non-Agent Line	+44.8%	+140.2%	+47.6%
Independence Pet Insurance Company	Independence Pet Insurance Group	\$229	Inactive	Non-Agent Line			

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Independent Mutual Fire Insurance Co	...	\$2,234	Independent Agency	Homeowners Mult Peril	+18.0%	+19.4%	+18.8%
Indian Harbor Insurance Company	XL America Companies	\$32,337	Independent Agency	Other Liab (Claims-made)	-8.3%	+5.7%	+12.5%
Indiana Farmers Indemnity Insurance Co	Indiana Farmers Insurance Group	\$340	Independent Agency	Commercial Multiple Peril (Total)	+4.8%	G.T. +200%	
Indiana Farmers Mutual Insurance Company	Indiana Farmers Insurance Group	\$4,841	Independent Agency	All Private Passenger Auto	-30.9%	+31.9%	+75.2%
Indigo Risk Retention Group Inc.	Concert Insurance Group	\$84	Exclusive/Captive Agent	Medical Professional Liability (Total)	G.T. +200%	+68.4%	
Inland Mutual Insurance Company	...	\$172	Independent Agency, Bank	Homeowners Mult Peril	-2.3%	-2.8%	+1.2%
Insurance Company of Greater New York	Greater New York Group	\$10,659	Independent Agency	Commercial Multiple Peril (Total)	-33.2%	-14.7%	-11.7%
Insurance Company of North America	Chubb INA Group	\$71	Independent Agency	Non-Agent Line	G.T. +200%	+18.2%	+15.9%
Insurance Company of State of PA	American International Group	\$1,810	Broker	Workers' Compensation	+18.9%	+44.0%	+35.4%
Insurance Company of the West	ICW Group	\$83	Independent Agency	Workers' Compensation	-8.0%	+16.4%	+6.2%
InsureMax Insurance Company	AssuranceAmerica Insurance Group	\$157	Inactive	All Private Passenger Auto			
Integon General Insurance Corporation	Allstate Insurance Group	\$5,667	Independent Agency	All Private Passenger Auto	-6.1%	+40.5%	
Integon Indemnity Corporation	Allstate Insurance Group	\$6,356	Independent Agency	All Private Passenger Auto	-2.4%	+9.0%	-2.8%
Integon National Insurance Company	Allstate Insurance Group	\$20,189	Independent Agency	All Private Passenger Auto	-8.8%	+5.1%	+3.9%
Integon Preferred Insurance Company	Allstate Insurance Group	\$57,079	Independent Agency	All Private Passenger Auto	G.T. +200%	G.T. +200%	G.T. +200%
International Fidelity Insurance Company	IAT Insurance Group	\$79	Independent Agency	Surety	-31.6%	+7.6%	-38.3%
Interstate Fire & Casualty Company	Allianz US PC Insurance Companies	\$1,684	Independent Agency	Other Liab (Occurrence)	-51.1%	+6.7%	-68.2%
Intrepid Casualty Company	W. R. Berkley Insurance Group	\$556	Inactive	All Commercial Auto	-80.4%	+112.2%	
Intrepid Insurance Company	W. R. Berkley Insurance Group	\$3,280	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	-33.7%	-14.2%	+64.4%
Intrepid Specialty Insurance Company	W. R. Berkley Insurance Group	\$1,880	Inactive	All Commercial Auto	+81.9%	+69.3%	
Ironshore Indemnity Inc.	Liberty Mutual Insurance Companies	\$3,479	Exclusive/Captive Agent	Other Liab (Claims-made)	+132.0%	-24.1%	+31.6%
Ironshore Specialty Insurance Co	Liberty Mutual Insurance Companies	\$37,914	Independent Agency	Other Liab (Claims-made)	+15.0%	+8.0%	+3.4%
ISMIE Indemnity Company	ISMIE Mutual Group	\$58	Broker, Direct Response	Medical Professional Liability (Total)		-7.9%	
ISMIE Mutual Insurance Company	ISMIE Mutual Group	\$241	Broker, Direct Response	Medical Professional Liability (Total)	-8.8%	-9.5%	+51.3%
James River Insurance Company	James River Group	\$10,845	Broker	Other Liab (Occurrence)	+12.9%	-25.2%	-31.8%
Jefferson Insurance Company	Allianz US PC Insurance Companies	\$50,084	Internet, Independent Agency	Inland Marine	+21.9%	+7.6%	+13.6%
Jet Insurance Company	...	\$623	Exclusive/Captive Agent	Surety	+88.5%	-5.7%	+57.7%
Jewelers Mutual Insurance Company, SI	Jewelers Mutual Insurance Group	\$5,472	Independent Agency	Inland Marine	+5.0%	+2.3%	+9.3%
JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$121	Inactive	Inland Marine	+56.5%	+83.1%	+52.5%
Key Risk Insurance Company	W. R. Berkley Insurance Group	\$4,824	Independent Agency, Broker	All Commercial Auto	-15.6%	+27.3%	+40.5%
Keystone National Insurance Company	Tuscarora Wayne Group	\$7,437	Independent Agency	Commercial Multiple Peril (Total)	+7.8%	+8.4%	+3.4%
Kinsale Insurance Company	...	\$20,549	Broker	Other Liab (Occurrence)	-3.5%	+10.8%	+27.1%
Knight Specialty Insurance Company	Knight Insurance Group	\$3,026	Managing General Agent	All Commercial Auto	-56.7%	-39.5%	-4.1%
KnightBrook Insurance Company	Knight Insurance Group	\$2,100	Managing General Agent	All Private Passenger Auto	+25.1%	G.T. +200%	+121.7%
KY Hospital Insurance Company A RRG	...	\$31	Managing General Agent	Medical Professional Liability (Total)			
Lancer Insurance Company	Core Specialty Insurance Group	\$3,231	Broker	All Commercial Auto	+3.1%	-24.6%	+2.7%
Landmark American Insurance Company	Berkshire Hathaway Insurance Group	\$26,709	Broker, Managing General Agent	Fire	-9.5%	-16.2%	+3.5%
Lemonade Insurance Company	Lemonade Insurance Group	\$10,921	Managing General Agent	Homeowners Mult Peril	-22.9%	-10.8%	+3.9%
Lexington Insurance Company	American International Group	\$77,042	Broker	Fire	+8.2%	+15.7%	+4.6%
Lexington National Insurance Corporation	Revolutionary Insurance Group	\$7,889	General Agent	Surety	G.T. +200%	G.T. +200%	+73.3%
Lexon Insurance Company	Sompo Holdings US Group	\$1,098	Independent Agency	Surety	G.T. +200%	+7.7%	+21.8%
Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$18,192	Direct Response	Homeowners Mult Peril	+9.3%	-25.3%	-0.7%
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$172,510	Exclusive/Captive Agent, Direct Response	Inland Marine	-9.5%	+8.9%	+0.4%
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$85,326	Direct Response	All Commercial Auto	-7.4%	-3.5%	+4.7%
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	\$31,335	Direct Response	Surety	+7.6%	+9.7%	+7.8%
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	\$161,282	Managing General Agent	All Private Passenger Auto	-14.8%	-20.8%	-6.8%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	\$18,550	Direct Response	Other Liab (Claims-made)	-15.7%	+2.6%	-1.5%
Lightning Rod Mutual Insurance Company	Western Reserve Group	\$83,957	Independent Agency	Farmowners Mult Peril	-6.4%	+3.2%	+5.1%
LIO Insurance Company	LIO Insurance Group	\$615	Independent Agency	Commercial Multiple Peril (Total)	G.T. +200%	-8.9%	
LIO Specialty Insurance Company	LIO Insurance Group	\$626	Managing General Agent	Commercial Multiple Peril (Total)	G.T. +200%	G.T. +200%	
LM General Insurance Company	Liberty Mutual Insurance Companies	\$27,960	Exclusive/Captive Agent	All Private Passenger Auto	-27.5%	-32.9%	-22.4%
LM Insurance Corporation	Liberty Mutual Insurance Companies	\$18,944	Direct Response	Workers' Compensation	-24.7%	-11.9%	-12.6%
Lone Star Alliance, Inc., RRG	Texas Medical Insurance Group	\$2,296	Direct Response, Independent Agency	Medical Professional Liability (Total)	+18.8%	-11.5%	-0.0%
Loya Insurance Company	Loya Insurance Group	\$1,997	Managing General Agent	All Private Passenger Auto	-9.6%	+4.4%	-8.0%
Lyndon Southern Insurance Company	Fortegra P&C Group	\$18,039	Independent Agency	Inland Marine	+62.3%	+24.2%	+14.6%
MAG Mutual Insurance Company	MAG Mutual Companies	\$1,871	Exclusive/Captive Agent, Independent Agency	Medical Professional Liability (Total)	+41.6%	+52.7%	+89.6%
Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$5,100	Independent Agency	Workers' Compensation	+1.4%	G.T. +200%	+52.5%
Markel American Insurance Company	Markel Insurance Group	\$27,727	Independent Agency	Other Liab (Claims-made)	-11.7%	+0.9%	-3.9%
Markel Insurance Company	Markel Insurance Group	\$16,645	Managing General Agent	Other Liab (Occurrence)	+57.3%	+24.3%	+28.1%
Massachusetts Bay Insurance Company	Hanover Ins Group Prop & Cas Cos	\$8,144	Independent Agency	Commercial Multiple Peril (Total)	+20.6%	+7.8%	-5.2%
Maxum Indemnity Company	Hartford Insurance Group	\$2,094	Broker, General Agent	Commercial Multiple Peril (Total)	+60.1%	+80.1%	+35.7%
Medical Mutual Ins Co of North Carolina	Curi Insurance Group	\$1,570	Broker	Medical Professional Liability (Total)	+43.2%	+8.9%	-2.4%
Medical Protective Company	Berkshire Hathaway Insurance Group	\$47,831	Independent Agency, Exclusive/Captive Agent	Medical Professional Liability (Total)	-6.4%	+12.3%	-4.0%
Medical Security Insurance Company	Curi Insurance Group	\$816	Exclusive/Captive Agent	Medical Professional Liability (Total)	-10.1%	-2.7%	
Medmarc Casualty Insurance Company	ProAssurance Group	\$2,863	Broker	Other Liab (Claims-made)	+11.2%	-5.7%	+1.2%
Mennonite Mutual Insurance Company	...	\$28,935	Independent Agency	Commercial Multiple Peril (Total)	+6.4%	+12.2%	+11.8%
Mental Health Risk Retention Group, Inc.	...	\$960	Not Available	Other Liab (Claims-made)		-25.7%	-9.4%
Mercer Insurance Company	United Fire & Casualty Group	\$3,024	Independent Agency	Other Liab (Occurrence)	+69.4%	+87.7%	
Merchants Bonding Company (Mutual)	Merchants Bonding Co (Mutual) Group	\$3,222	Independent Agency	Surety	-21.2%	+8.4%	-11.6%
Merchants Mutual Insurance Company	Merchants Insurance Group	\$2,908	Independent Agency	All Commercial Auto	+11.3%	-7.4%	+0.3%
Merchants National Bonding, Inc.	Merchants Bonding Co (Mutual) Group	\$2,777	Independent Agency	Surety	+87.5%	+29.4%	+35.2%
Merchants National Insurance Company	Merchants Insurance Group	\$1,465	Independent Agency, Bank	Other Liab (Occurrence)	+173.3 %	+6.6%	-0.2%
Merchants Preferred Insurance Company	Merchants Insurance Group	\$1,546	Independent Agency	Commercial Multiple Peril (Total)	+22.8%	+27.0%	+18.5%
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	\$9,713	General Agent, Broker	Other Liab (Occurrence)	+21.4%	+42.0%	+21.1%
Metromile Insurance Company	Lemonade Insurance Group	\$11,234	Managing General Agent	All Private Passenger Auto	+119.0 %	G.T. +200%	
Metropolitan General Insurance Company	...	\$10,005	Independent Agency, Career Agent	Non-Agent Line	+37.6%	+53.1%	+67.1%
MGA Insurance Company, Inc.	State Farm Group	\$7,696	Independent Agency	All Private Passenger Auto	+195.2 %	-3.0%	+35.9%
MGIC Indemnity Corporation	Mortgage Guaranty Group	\$3	Inactive	Non-Agent Line	+0.0%	+0.0%	-77.9%
MGT Insurance Company	MGT Group	\$747	Direct Response, Broker	Commercial Multiple Peril (Total)	+2.0%	-18.4%	
Miami Mutual Insurance Company	Celina Insurance Group	\$581	Independent Agency	All Private Passenger Auto	+21.3%	-80.5%	-35.2%
MIC General Insurance Corporation	Allstate Insurance Group	\$2,516	Direct Response	Homeowners Mult Peril	G.T. +200%	G.T. +200%	+159.6 %
MIC Property and Casualty Insurance Corp	Ally Insurance Group	\$1,292	Direct Response	Non-Agent Line	+2.2%	+72.5%	-13.6%
MICO Insurance Company	Encova Mutual Insurance Group	\$47,620	Independent Agency	All Private Passenger Auto	+0.0%	+22.7%	+54.9%
Mid-Century Insurance Company	Farmers Insurance Group	\$2,191	Exclusive/Captive Agent	All Private Passenger Auto	-16.8%	-15.5%	-9.8%
Mid-Continent Casualty Company	Great American P & C Insurance Group	\$25,903	Independent Agency	Other Liab (Occurrence)	G.T. +200%	+1.6%	+149.4 %
Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$112	Independent Agency	Other Liab (Claims-made)	+52.0%	-1.0%	+60.4%
Middlesex Insurance Company	Sentry Insurance Group	\$1,186	Independent Agency	All Commercial Auto	G.T. +200%	-27.1%	G.T. +200%
Midvale Indemnity Company	American Family Insurance Group	\$14,567	Other	Commercial Multiple Peril (Total)	+49.5%	+20.1%	+24.2%
Midwest Employers Casualty Company	W. R. Berkley Insurance Group	\$26,250	Broker	Excess Workers' Compensation	+15.3%	+4.8%	+2.2%
Midwest Family Mutual Insurance Company	Midwest Family Group	\$3,355	Independent Agency	Commercial Multiple Peril (Total)	+101.6 %	+23.1%	+22.3%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Midwest Insurance Group, Inc., A RRG	...	\$1,052	Not Available	Other Liab (Claims-made)	+17.2%	-8.9%	-6.5%
Milford Casualty Insurance Company	AmTrust Group	\$1,278	Independent Agency	Workers' Compensation	-16.7%	-40.1%	+49.0%
Millers Capital Insurance Company	...	\$23,825	Independent Agency	Commercial Multiple Peril (Total)	+10.6%	-3.8%	+18.4%
Minnesota Lawyers Mutual Insurance Co	MLM Group	\$508	Direct Response	Other Liab (Claims-made)	+1.3%	+4.1%	+6.4%
Mitsui Sumitomo Insurance Co of America	MS&AD US Insurance Group	\$14,792	Broker, Independent Agency	Allied Lines	-25.5%	+18.9%	+23.4%
Mitsui Sumitomo Insurance USA Inc.	MS&AD US Insurance Group	\$6,750	Broker, Independent Agency	Workers' Compensation	+51.1%	-36.4%	-1.5%
MMIC Insurance, Inc.	Constellation Insurance Group	\$772	Independent Agency, Affinity Group Marketing	Medical Professional Liability (Total)	+36.3%	-61.8%	
Mobilitas Insurance Company	CSAA Insurance Group	\$4,487	Independent Agency, Direct Response	All Commercial Auto	+78.0%	+90.3%	
Monroe Guaranty Insurance Company	FCCI Insurance Group	\$3,226	Independent Agency	All Commercial Auto	+19.6%	-1.8%	+2.8%
Mortgage Guaranty Insurance Corporation	Mortgage Guaranty Group	\$41,758	Direct Response	Non-Agent Line	+1.6%	-3.3%	-1.1%
Motor Transport Mutual RRG, Inc.	...	\$1,358	Inactive	All Commercial Auto	+19.6%	+3.8%	
Motorists Commercial Mutual Insurance Co	Encova Mutual Insurance Group	\$19,071	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-43.8%	
Motorists Mutual Insurance Company	Encova Mutual Insurance Group	\$87,889	Independent Agency	All Private Passenger Auto	-6.3%	+21.6%	-2.7%
Motors Insurance Corporation	Ally Insurance Group	\$3,892	Direct Response	All Commercial Auto	+69.9%	+25.5%	+43.7%
Mount Vernon Fire Insurance Company	Berkshire Hathaway Insurance Group	\$1,978	Independent Agency	Other Liab (Occurrence)	+36.5%	+13.9%	+17.1%
Mount Vernon Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$61	Independent Agency	Other Liab (Claims-made)	-100.0%	-88.0%	
MS Transverse Insurance Company	MS&AD US Insurance Group	\$16,341	Managing General Agent	All Commercial Auto	G.T. +200%	G.T. +200%	
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$21,907	Managing General Agent	Allied Lines	+47.0%	G.T. +200%	+108.1 %
MSIG Specialty Insurance USA Inc.	MS&AD US Insurance Group	\$5,985	Broker	Other Liab (Claims-made)	+22.6%	+115.5 %	
Mt. Hawley Insurance Company	RLI Group	\$2,798	Broker	Allied Lines	-43.2%	+27.5%	+28.1%
MTAW Insurance Company	Fairfax Financial (USA) Group	\$47	Independent Agency	Surety	G.T. +200%	G.T. +200%	
Municipal Mutual Ins Co of West Virginia	...	\$5,269	Independent Agency	Homeowners Mult Peril	+19.1%	+9.7%	+10.4%
NAMIC Insurance Company, Inc.	...	\$650	Independent Agency, Exclusive/Captive Agent	Other Liab (Claims-made)	+0.0%	-3.3%	-4.5%
National American Insurance Company	...	\$7,375	Independent Agency	Other Liab (Occurrence)	-15.2%	+10.0%	-5.9%
National Casualty Company	Nationwide Property & Casualty Group	\$30,612	Independent Agency	Non-Agent Line	+14.3%	+15.9%	+2.8%
National Catholic RRG, Inc.	...	\$1,565	Not Available	Other Liab (Occurrence)	+1.4%	+2.4%	+4.4%
National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	\$48,102	Independent Agency	Other Liab (Claims-made)	+27.4%	-11.9%	-3.7%
National Fire and Indemnity Exchange	...	\$52	Direct Response	Commercial Multiple Peril (Total)	-9.5%	+8.0%	+7.7%
National Fire Insurance Co of Hartford	CNA Insurance Companies	\$21,361	Independent Agency	All Commercial Auto	-5.7%	+28.8%	+14.2%
National General Assurance Company	Allstate Insurance Group	\$232	Direct Response, Independent Agency	All Private Passenger Auto	-18.3%	-8.2%	-11.8%
National General Insurance Company	Allstate Insurance Group	\$22,547	Direct Response	All Private Passenger Auto	+5.1%	+164.4 %	+40.1%
National Guaranty Ins Co of Vermont	...	\$671	Other	Other Liab (Claims-made)		+4.4%	
National Guardian RRG, Inc	...	\$630	Direct Response	Medical Professional Liability (Total)		-8.2%	
National Indemnity Company	Berkshire Hathaway Insurance Group	\$30,978	Independent Agency	All Commercial Auto	+102.3 %	+18.9%	+18.5%
National Interstate Insurance Company	Great American P & C Insurance Group	\$34,875	General Agent	All Commercial Auto	-10.6%	+20.0%	-4.3%
National Liability & Fire Insurance Co	Berkshire Hathaway Insurance Group	\$8,382	Independent Agency	All Commercial Auto	+24.4%	+18.7%	+13.1%
National Mortgage Insurance Corporation	National Mortgage Insurance Group	\$25,046	Not Available	Non-Agent Line	+13.0%	+18.8%	+17.0%
National Mutual Insurance Company	Celina Insurance Group	\$27,153	Independent Agency	All Private Passenger Auto	-1.5%	+4.1%	+6.5%
National Specialty Insurance Company	Markel Insurance Group	\$55,346	General Agent	All Commercial Auto	+75.8%	+49.0%	+54.1%
National Surety Corporation	Allianz US PC Insurance Companies	\$51	Independent Agency	Workers' Compensation	-100.0%	+96.7%	
National Trust Insurance Company	FCCI Insurance Group	\$2,313	Independent Agency	Commercial Multiple Peril (Total)	-34.3%	-20.6%	-20.0%
National Union Fire Ins Co Pittsburgh PA	American International Group	\$150,799	Broker	Other Liab (Claims-made)	-15.3%	+7.7%	-5.8%
Nationwide Affinity Ins Co of America	Nationwide Property & Casualty Group	\$3,741	Not Available	All Private Passenger Auto	-1.6%	-19.6%	-11.9%
Nationwide Agribusiness Insurance Co	Nationwide Property & Casualty Group	\$79,055	Direct Response	Farmowners Mult Peril	+9.3%	+6.9%	+4.5%
Nationwide Assurance Company	Nationwide Property & Casualty Group	\$12,416	Independent Agency	Commercial Multiple Peril (Total)	-9.2%	-21.2%	-18.9%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$132,421	Direct Response	All Private Passenger Auto	-9.4%	-14.1%	-3.7%
Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$129,352	Independent Agency	All Private Passenger Auto	+2.9%	-10.0%	+15.9%
Nationwide Insurance Company of Florida	Nationwide Property & Casualty Group	\$7,547	Independent Agency	Commercial Multiple Peril (Total)	-2.2%	-21.8%	-17.0%
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$202,330	Exclusive/Captive Agent	Homeowners Mult Peril	+2.4%	-6.8%	-7.5%
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$128,431	Exclusive/Captive Agent	All Private Passenger Auto	-3.2%	-14.3%	+9.2%
Natl Independent Truckers Ins Co, A RRG	...	\$26	Independent Agency	All Commercial Auto	+166.7%	+40.0%	+0.0%
NAU Country Insurance Company	QBE North America Insurance Group	\$71,574	Independent Agency	Mult Peril Crop	-9.1%	+12.3%	+4.6%
Nautilus Insurance Company	W. R. Berkley Insurance Group	\$18,040	Independent Agency, General Agent	Other Liab (Occurrence)	-29.9%	+23.2%	+19.5%
Navigators Insurance Company	Hartford Insurance Group	\$29,888	Independent Agency	Other Liab (Occurrence)	-49.5%	+8.3%	-7.0%
Navigators Specialty Insurance Company	Hartford Insurance Group	\$20,625	Independent Agency	Other Liab (Occurrence)	-15.3%	+21.3%	+4.7%
NCMIC Insurance Company	NCMIC Group	\$2,636	Direct Response	Medical Professional Liability (Total)	-1.3%	-0.6%	+0.9%
NCMIC Risk Retention Group, Inc.	NCMIC Group	\$49	Direct Response	Medical Professional Liability (Total)	+0.0%	-3.9%	+0.0%
Neighborhood Spirit Prop and Cas Co	Farmers Insurance Group	\$16	Independent Agency	Fire	-11.1%	-19.0%	-7.9%
Netherlands Insurance Company	Liberty Mutual Insurance Companies	\$1,327	Independent Agency	All Private Passenger Auto	-40.7%	+6.1%	
New Hampshire Insurance Company	American International Group	\$7,373	Broker	Inland Marine	+31.0%	+11.8%	+13.8%
New Home Warranty Insurance Co, A RRG	...	\$109	Direct Response	Other Liab (Claims-made)	+36.4%	+13.5%	+10.3%
New Jersey Manufacturers Insurance Co	NJM Insurance Group	\$14,857	Direct Response	All Private Passenger Auto	+17.3%	+26.5%	+87.4%
New South Insurance Company	Allstate Insurance Group	\$43,904	Independent Agency	All Private Passenger Auto	-55.0%	-48.5%	+8.0%
New York Marine and General Insurance Co	Coaction Specialty Insurance Group	\$4,227	Managing General Agent, Broker	All Commercial Auto	-50.0%	-0.6%	-21.0%
Next Insurance US Company	...	\$10,968	Internet	Other Liab (Occurrence)	-12.0%	+42.2%	+24.9%
NGM Insurance Company	American Family Insurance Group	\$604	Independent Agency	All Commercial Auto	+51.4%	-17.7%	+21.9%
NLADA Mutual Insurance Company, a RRG	MLM Group	\$253	Not Available	Other Liab (Claims-made)	+7.6%	+4.2%	
Nobl Reciprocal Exchange	USAA Group	\$197	Internet	All Private Passenger Auto	-95.9%	-42.1%	-49.2%
NORCAL Insurance Company	ProAssurance Group	\$1,429	Independent Agency, Broker	Medical Professional Liability (Total)	+1.0%	+10.1%	+6.4%
NORCAL Specialty Insurance Company	ProAssurance Group	\$22	Direct Response, Independent Agency	Medical Professional Liability (Total)	-98.2%	-69.9%	L.T. - 100%
NorGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$10	Independent Agency	Workers' Compensation		L.T. - 100%	+0.0%
North Light Specialty Insurance Company	Allstate Insurance Group	\$9	Managing General Agent	Homeowners Mult Peril	-100.0%	-58.3%	
North Pointe Insurance Company	QBE North America Insurance Group	\$85	Independent Agency	Workers' Compensation	L.T. - 100%	-55.7%	
North River Insurance Company	Fairfax Financial (USA) Group	\$35,244	Independent Agency	Non-Agent Line	+50.8%	+1.4%	+12.5%
Northfield Insurance Company	Travelers Group	\$9,478	General Agent	Other Liab (Occurrence)	+13.1%	+18.4%	+19.8%
Northland Insurance Company	Travelers Group	\$11,828	General Agent	All Commercial Auto	-3.8%	+0.5%	+11.6%
NOVA Casualty Company	Hanover Ins Group Prop & Cas Cos	\$1,758	Independent Agency, Managing General Agent	Commercial Multiple Peril (Total)	+40.5%	-15.9%	
Nutmeg Insurance Company	Hartford Insurance Group	\$28,468	Independent Agency	All Commercial Auto	+14.3%	+40.2%	+112.0%
Oak River Insurance Company	Berkshire Hathaway Insurance Group	\$21	Independent Agency	Workers' Compensation	+50.0%	+18.8%	+47.4%
OBI America Insurance Company	Intact US Insurance Group	\$2	Not Available	Workers' Compensation		-50.0%	
OBI National Insurance Company	Intact US Insurance Group	\$202	Not Available	Workers' Compensation	-28.0%	+21.3%	+3.0%
Obsidian Insurance Company	Obsidian Insurance Group	\$5,330	Managing General Agent	All Commercial Auto	+52.2%	+29.8%	+58.2%
Obsidian Pacific Insurance Company	Obsidian Insurance Group	\$40	Managing General Agent	Aircraft(all perils)			
Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$3,755	Managing General Agent	Other Liab (Occurrence)	-15.5%	-11.9%	+18.4%
Occidental Fire and Casualty Co of NC	IAT Insurance Group	\$8,876	General Agent	Homeowners Mult Peril	+24.9%	+27.0%	+26.7%
Ohio Bar Liability Insurance Company	...	\$12,649	Direct Response	Other Liab (Claims-made)	+5.9%	+0.5%	+4.8%
Ohio Casualty Insurance Company	Liberty Mutual Insurance Companies	\$28,729	Independent Agency	Other Liab (Occurrence)	-4.5%	-8.5%	+3.0%
Ohio FAIR Plan Underwriting Association	...	\$18,034	Direct Response	Homeowners Mult Peril		+36.1%	
Ohio Farmers Insurance Company	Westfield Group	\$22,436	Independent Agency	Surety	+2.1%	+3.8%	+10.9%
Ohio Indemnity Company	...	\$13,084	Managing General Agent, Direct Response	Non-Agent Line	+29.6%	+20.0%	+21.7%
Ohio Mutual Insurance Company	Ohio Mutual Insurance Group	\$163,830	Independent Agency	All Private Passenger Auto	+5.6%	+10.4%	+12.1%
Ohio Security Insurance Company	Liberty Mutual Insurance Companies	\$46,771	Independent Agency	Commercial Multiple Peril (Total)	-2.3%	-0.6%	+1.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Oklahoma Surety Company	Great American P & C Insurance Group	\$152	Independent Agency	All Commercial Auto	+133.3 %	+6.9%	+83.8%
Old Guard Insurance Company	Westfield Group	\$75,589	Independent Agency	Commercial Multiple Peril (Total)	+24.4%	+42.0%	+63.8%
Old Republic General Insurance Corp	Old Republic Insurance Group	\$25	Independent Agency	Workers' Compensation		-68.4%	
Old Republic Insurance Company	Old Republic Insurance Group	\$54,793	Independent Agency	All Commercial Auto	+11.9%	+12.0%	+3.9%
Old Republic Surety Company	Old Republic Insurance Group	\$2,297	Independent Agency	Surety	-8.5%	+15.3%	-3.8%
Old Republic Union Insurance Company	Old Republic Insurance Group	\$12,246	Independent Agency	Inland Marine	+30.8%	+42.2%	+66.1%
OMS National Insurance Company, RRG	National Group	\$1,309	Independent Agency	Medical Professional Liability (Total)	+8.5%	+3.0%	+2.7%
OnStar National Insurance Company	General Motors Insurance Group	\$2,467	Other Direct	All Private Passenger Auto	G.T. +200%	G.T. +200%	
OOIDA Risk Retention Group, Inc.	...	\$283	Not Available	All Commercial Auto	-57.4%	+10.4%	-36.7%
Ophthalmic Mutual Insurance Co (A RRG)	...	\$1,453	Direct Response	Medical Professional Liability (Total)	+61.3%	+9.6%	+19.0%
Orion180 Insurance Company	Orion180 Group	\$22	Managing General Agent	Homeowners Mult Peril			
Orion180 Select Insurance Company	Orion180 Group	\$6,637	Managing General Agent	Homeowners Mult Peril	+149.5 %		
Overdrive Risk Retention Group, LLC	...	\$127	Direct Response	All Commercial Auto	-24.4%	-18.0%	-10.1%
Owners Insurance Company	Auto-Owners Insurance Group	\$133,576	Independent Agency	All Private Passenger Auto	+4.5%	+12.4%	+9.4%
Pacific Employers Insurance Company	Chubb INA Group	\$82	Independent Agency	Homeowners Mult Peril	L.T. - 100%	-34.9%	-42.4%
Pacific Indemnity Company	Chubb INA Group	\$36,404	Independent Agency	Homeowners Mult Peril	-2.6%	+4.1%	+2.0%
Pacific Insurance Company, Limited	Hartford Insurance Group	\$2,911	Independent Agency	Other Liab (Claims-made)	-4.1%	-6.9%	+7.0%
Palms Specialty Insurance Company, Inc.	...	\$6,306	Managing General Agent	Commercial Multiple Peril (Total)	G.T. +200%	+73.6%	
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$7,956	Broker, General Agent	Earthquake	+111.6 %	+27.1%	+161.3 %
Palomar Specialty Insurance Company	Palomar Holdings US Group	\$835	Broker, General Agent	Earthquake	+132.3 %	+78.2%	
Paratransit Insurance Co, A Mutual RRG	...	\$1,003	Direct Response, Broker	All Commercial Auto	- 100.0%	+15.4%	
Park National Insurance Company	AmTrust Group	\$10	Independent Agency	Surety			
PartnerRe America Insurance Company	PartnerRe U.S. Group	\$1,483	Direct Response	Other Liab (Occurrence)	-44.2%	-19.6%	-42.4%
Patrons Mutual Ins Co of Connecticut	Liberty Mutual Insurance Companies	\$1	Independent Agency	Homeowners Mult Peril		-50.0%	
PCH Mutual Insurance Company Inc., A RRG	...	\$4	Not Available	Other Liab (Claims-made)	-60.0%	L.T. - 100%	-13.7%
Peace Church RRG (A Reciprocal)	...	\$365	Not Available	Medical Professional Liability (Total)		+73.0%	
Peerless Indemnity Insurance Company	Liberty Mutual Insurance Companies	\$31,891	Independent Agency	Homeowners Mult Peril	+10.3%	+26.0%	
Peerless Insurance Company	Liberty Mutual Insurance Companies	\$13	Independent Agency	Homeowners Mult Peril	+0.0%	+18.2%	
Pekin Insurance Company	Pekin Insurance Group	\$53,191	Independent Agency	Commercial Multiple Peril (Total)	+17.3%	-12.1%	+3.5%
Peninsula Insurance Company	Donegal Insurance Group	\$1,340	Independent Agency	All Private Passenger Auto	+186.2 %	+86.9%	-41.2%
Penn Millers Insurance Company	Chubb INA Group	\$15,743	Independent Agency	Fire	-12.3%	-0.8%	+16.0%
Penn-Star Insurance Company	Global Indemnity Group	\$2,225	Managing General Agent	Commercial Multiple Peril (Total)	+16.6%	+28.3%	+3.5%
Pennsylvania Insurance Company	AU Holding Company Group	\$1,027	Independent Agency	Surety	+28.7%	+121.5 %	
Pennsylvania Lumbermens Mutual Ins Co	...	\$7,014	Broker, Independent Agency	Fire	-9.3%	+13.7%	+13.6%
Pennsylvania Manufacturers' Assoc Ins Co	Old Republic Insurance Group	\$13,273	Independent Agency	Workers' Compensation	+61.4%	+61.5%	+22.9%
Pennsylvania Manufacturers Indemnity Co	Old Republic Insurance Group	\$1,640	Independent Agency	Workers' Compensation	+47.9%	+39.7%	+17.0%
Pennsylvania National Mutual Cas Ins Co	Penn National Insurance Companies	\$396	Independent Agency	All Private Passenger Auto	-85.6%	-18.4%	-32.5%
Permanent General Assurance Corp of Ohio	Sentry Insurance Group	\$28,879	Independent Agency, Other Direct	All Private Passenger Auto	-56.4%	-21.1%	-24.5%
Permanent General Assurance Corporation	Sentry Insurance Group	\$54,025	Independent Agency, Other Direct	All Private Passenger Auto	+58.2%	+77.3%	+36.1%
Pharmacists Mutual Insurance Company	Pharmacists Mutual Insurance Group	\$2,377	Exclusive/Captive Agent, Independent Agency	Commercial Multiple Peril (Total)	+35.7%	-1.8%	-2.3%
Phenix Mutual Fire Insurance Company	Encova Mutual Insurance Group	\$25,328	Independent Agency	All Commercial Auto	+70.5%	G.T. +200%	
Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$102,242	Broker, Independent Agency	Commercial Multiple Peril (Total)	+0.8%	+5.2%	+5.1%
Phoenix Insurance Company	Travelers Group	\$47,897	Independent Agency	Commercial Multiple Peril (Total)	-1.5%	+15.1%	+5.0%
Physicians Insurance RRG, Inc.	Physicians Insurance Mutual Group	\$568	Managing General Agent	Medical Professional Liability (Total)		+62.8%	
Pinnacle Consortium of Higher Ed VT RRRG	...	\$248	Direct Response	Other Liab (Occurrence)	+14.3%	+7.4%	+19.7%
Pinnacle National Insurance Company	Markel Insurance Group	\$17	General Agent	Commercial Multiple Peril (Total)			

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Plateau Casualty Insurance Company	...	\$1,663	Broker, Direct Response	Inland Marine	-6.3%	-11.0%	-7.3%
Platinum Transport Ins RRG, Inc.	...	\$427	Managing General Agent	N/A		+42.4%	+24.6%
Platte River Insurance Company	Berkshire Hathaway Insurance Group	\$976	Independent Agency, General Agent	Surety	+42.7%	-5.0%	-8.4%
PMI Mortgage Insurance Co.	PMI Mortgage Group	\$455	Inactive	Non-Agent Line	-15.6%	-22.8%	-25.7%
Point Excess and Surplus Insurance Co	Sentry Insurance Group	\$230	Inactive	Ocean Marine	G.T. +200%	G.T. +200%	
Point Specialty Insurance Company	Sentry Insurance Group	\$260	Independent Agency	Inland Marine	+31.1%	G.T. +200%	
Positive Physicians Insurance Company	...	\$294	Independent Agency	Medical Professional Liability (Total)		G.T. +200%	-1.8%
PracticeProtection Insurance Co (a RRG)	PracticeProtection Group	\$59	Managing General Agent	Medical Professional Liability (Total)	+0.0%	-49.6%	+0.0%
Praetorian Insurance Company	QBE North America Insurance Group	\$4,511	Managing General Agent, General Agent	Homeowners Mult Peril	-42.5%	-12.5%	-8.8%
Preferra Insurance Company RRG	...	\$455	Not Available	Other Liab (Claims-made)	-0.9%	+0.9%	+4.9%
Preferred Contractors Ins Co RRG LLC	...	\$142	Managing General Agent	Other Liab (Occurrence)	+0.0%	+49.5%	-36.6%
Preferred Physicians Med RRG, Mut Ins Co	ProAssurance Group	\$1,210	Direct Response	Medical Professional Liability (Total)	L.T. - 100%	+126.5 %	
Preferred Professional Insurance Company	Coverys Companies	\$2,129	Direct Response	All Commercial Auto	+147.5 %	+24.8%	+7.8%
Prescient National Insurance Company	LWCC Group	\$161	Managing General Agent	Workers' Compensation	-80.0%	-30.4%	
Prime Insurance Company	Prime Insurance Group	\$6,432	General Agent, Broker	All Commercial Auto	-15.6%	+93.7%	-43.7%
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	\$10,914	Affinity Group Marketing, Broker	Fire	-8.1%	-1.8%	+2.3%
Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	\$11,886	Independent Agency	Homeowners Mult Peril	+32.0%	+24.5%	+16.0%
ProAssurance American Mutual, A RRG	ProAssurance Group	\$5	Not Available	Medical Professional Liability (Total)			
ProAssurance Indemnity Company, Inc.	ProAssurance Group	\$19,688	Direct Response, Independent Agency	Medical Professional Liability (Total)	+28.7%	+6.0%	+8.9%
ProAssurance Insurance Co of America	ProAssurance Group	\$1,797	Direct Response, Independent Agency	Medical Professional Liability (Total)	-13.0%	-1.2%	-7.4%
ProAssurance Specialty Insurance Company	ProAssurance Group	\$3,906	Broker	Medical Professional Liability (Total)	-14.0%	+12.1%	+31.1%
ProCentury Insurance Company	AF Group	\$3,775	General Agent	Workers' Compensation	+40.1%	-12.9%	+0.8%
Producers Agriculture Insurance Company	Tokio Marine US PC Group	\$32,308	Broker	Mult Peril Crop	+12.8%	+3.0%	+0.8%
Professional Security Insurance Company	MAG Mutual Companies	\$2,519	General Agent	Medical Professional Liability (Total)	+22.1%	-5.2%	+16.2%
Professional Solutions Ins Co	NCMIC Group	\$2,963	Broker, General Agent	Other Liab (Claims-made)	-9.9%	-8.8%	-4.0%
Professional Transportation RRG, Inc.	...	\$85	Not Available	All Commercial Auto	G.T. +200%	-71.1%	
Progressive Casualty Insurance Company	Progressive Insurance Group	\$11,141	Independent Agency	All Private Passenger Auto	-8.4%	+1.0%	+7.3%
Progressive Direct Insurance Company	Progressive Insurance Group	\$1,021,066	Direct Response	All Private Passenger Auto	+12.9%	+17.0%	+14.4%
Progressive Preferred Insurance Company	Progressive Insurance Group	\$227,325	Independent Agency	All Private Passenger Auto	-6.5%	-9.8%	-7.1%
Progressive Specialty Insurance Company	Progressive Insurance Group	\$924,971	Independent Agency	All Private Passenger Auto	+18.4%	+21.2%	+11.5%
Property and Casualty Ins Co of Hartford	Hartford Insurance Group	\$14,006	Independent Agency	Workers' Compensation	+28.9%	+49.9%	+10.5%
ProSelect Insurance Company	Coverys Companies	\$31,696	Independent Agency	Medical Professional Liability (Total)	+22.9%	+43.2%	+8.6%
Protective Insurance Company	Progressive Insurance Group	\$20,971	Direct Response	All Commercial Auto	-16.7%	-12.7%	-2.0%
Protective Property & Casualty Ins Co	...	\$2,231	General Agent, Direct Response	Non-Agent Line	-8.0%	+3.5%	-11.7%
Protective Specialty Insurance Company	Progressive Insurance Group	\$692	Direct Response	All Commercial Auto	L.T. - 100%	-67.4%	+157.0 %
Providence Washington Insurance Company	Ambac Financial Group	\$2	Inactive	N/A			
QBE Insurance Corporation	QBE North America Insurance Group	\$50,269	Broker	Non-Agent Line	-17.9%	+20.5%	-16.0%
QBE Specialty Insurance Company	QBE North America Insurance Group	\$13,525	Independent Agency	Other Liab (Claims-made)	-36.2%	+31.8%	+10.5%
R.V.I. America Insurance Company	...	\$2,949	Direct Response, Broker	Non-Agent Line	-26.4%	-2.1%	-25.8%
Radian Guaranty Inc.	Radian Group	\$31,127	Direct Response	Non-Agent Line	+3.2%	+2.3%	+3.5%
Redwood Fire and Casualty Insurance Co	Berkshire Hathaway Insurance Group	\$15	Independent Agency	Workers' Compensation	-61.9%	-39.1%	+7.3%
Republic-Franklin Insurance Company	Utica National Insurance Group	\$14,263	Independent Agency	Commercial Multiple Peril (Total)	+0.3%	+13.7%	+18.9%
Republic-Vanguard Insurance Company	AmTrust Group	\$10,660	Independent Agency	Non-Agent Line	-4.4%	+30.8%	+27.1%
Repwest Insurance Company	AMERCO Property and Casualty Ins Group	\$2,820	Direct Response	Inland Marine	+7.9%	+9.3%	+7.5%
Restoration Risk Retention Group, Inc.	...	\$867	Managing General Agent	Other Liab (Occurrence)	-4.3%	+20.0%	+25.5%
Richmond National Insurance Company	...	\$2,478	Broker	Other Liab (Occurrence)	-60.7%	+73.5%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Risk Underwriters Group, LLC, A RRG	...	\$3,803	Not Available	Medical Professional Liability (Total)		+17.5%	
Riverport Insurance Company	W. R. Berkley Insurance Group	\$1,086	Independent Agency	All Commercial Auto	+8.6%	-8.9%	-30.9%
RLI Insurance Company	RLI Group	\$22,711	Broker, General Agent	Other Liab (Occurrence)	+31.5%	-4.0%	+6.3%
Roche Surety and Casualty Company, Inc.	...	\$43	Managing General Agent	Surety	+10.0%	-35.4%	-20.0%
Rock Ridge Insurance Company	Clear Blue Insurance Group	\$10,089	Managing General Agent	Homeowners Mult Peril	-24.2%	+0.9%	+63.3%
Rockwood Casualty Insurance Company	BAMR US PC Group	\$288	Independent Agency	Workers' Compensation	+65.5%	-21.0%	+20.4%
Root Insurance Company	Root Insurance Group	\$33,633	Direct Response, Exclusive/Captive Agent	All Private Passenger Auto	-10.5%	-9.5%	+13.0%
RSUI Indemnity Company	Berkshire Hathaway Insurance Group	\$16,346	Broker, Managing General Agent	Other Liab (Occurrence)	+21.6%	+9.5%	-6.3%
Rural Community Insurance Company	Zurich Insurance US PC Group	\$62,345	Other	Mult Peril Crop	+118.7%	-3.5%	-9.6%
Rural Trust Insurance Company	...	\$304	Exclusive/Captive Agent, General Agent	Commercial Multiple Peril (Total)	+11.9%	+66.9%	+33.7%
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$24,046	Independent Agency	Homeowners Mult Peril	+2.7%	+5.1%	+4.0%
Safeco Insurance Company of Illinois	Liberty Mutual Insurance Companies	\$123,822	Independent Agency	All Private Passenger Auto	-20.2%	-19.7%	-10.0%
Safeco Insurance Company of Indiana	Liberty Mutual Insurance Companies	\$82,316	Independent Agency	Homeowners Mult Peril	-16.7%	-7.4%	-4.3%
Safety National Casualty Corporation	Tokio Marine US PC Group	\$16,911	Broker	Excess Workers' Compensation	+11.8%	+5.8%	+2.6%
Safety Specialty Insurance Company	Tokio Marine US PC Group	\$1,449	Broker, General Agent	Commercial Multiple Peril (Total)	+42.1%	-21.7%	+2.0%
Sagamore Insurance Company	Progressive Insurance Group	\$1	Independent Agency	Workers' Compensation		-99.6%	
Samsung F & M Insurance Co, Ltd USB	...	\$3,888	Broker	Commercial Multiple Peril (Total)	+57.2%	+107.8%	
Scottsdale Indemnity Company	Nationwide Property & Casualty Group	\$5,046	Independent Agency	Other Liab (Claims-made)	+3.7%	-11.2%	-1.8%
Scottsdale Insurance Company	Nationwide Property & Casualty Group	\$1,201	Independent Agency	Other Liab (Occurrence)	-54.0%	-30.3%	-16.4%
Scottsdale Surplus Lines Insurance Co	Nationwide Property & Casualty Group	\$35,714	Independent Agency	Other Liab (Claims-made)	-16.3%	-0.9%	+6.5%
Seaview Insurance Company	LD Investments Group	\$29	Independent Agency, General Agent	Inland Marine	+80.0%	-19.4%	+0.0%
Securian Casualty Company	Securian Financial PC Group	\$21,455	Managing General Agent	Inland Marine	+22.6%	-16.0%	+3.8%
Securian Specialty Lines, Inc.	Securian Financial PC Group	\$138	Inactive	Non-Agent Line			
Security National Insurance Company	AmTrust Group	\$700	Independent Agency	Workers' Compensation	-10.0%	+51.2%	+5.5%
Selective Insurance Co of South Carolina	Selective Insurance Group	\$35,194	Independent Agency	All Commercial Auto	-12.9%	+2.5%	+8.8%
Selective Insurance Co of the Southeast	Selective Insurance Group	\$40,444	Independent Agency	All Commercial Auto	+8.7%	+24.0%	+20.9%
Selective Insurance Company of America	Selective Insurance Group	\$46,304	Independent Agency	All Commercial Auto	+8.4%	+7.0%	+8.8%
Seneca Insurance Company, Inc.	Fairfax Financial (USA) Group	\$3,548	Broker	Commercial Multiple Peril (Total)	+38.9%	+11.6%	+1.9%
Seneca Specialty Insurance Company	Fairfax Financial (USA) Group	\$3,996	Broker	Fire	-9.7%	-6.2%	+42.6%
Sentinel Insurance Company, Ltd.	Hartford Insurance Group	\$5,611	Independent Agency	Workers' Compensation	-6.2%	-7.4%	-9.0%
Sentruity Casualty Company	...	\$830	Independent Agency	Other Liab (Occurrence)	+15.9%	-72.0%	
Sentry Casualty Company	Sentry Insurance Group	\$1,052	Independent Agency	Workers' Compensation	+38.0%	-10.4%	+9.4%
Sentry Insurance Company	Sentry Insurance Group	\$12,857	Exclusive/Captive Agent, Independent Agency	All Commercial Auto	-0.9%	+1.3%	+21.3%
Sentry Select Insurance Company	Sentry Insurance Group	\$33,053	Exclusive/Captive Agent	All Commercial Auto	-15.7%	-3.8%	+4.6%
Sequoia Insurance Company	AmTrust Group	\$16	Independent Agency	Workers' Compensation			
Service American Indemnity Company	Service Insurance Group	\$10	Direct Response	Workers' Compensation	-57.1%	-26.3%	+10.3%
Shelter Mutual Insurance Company	Shelter Insurance Companies	\$23,609	Exclusive/Captive Agent	All Private Passenger Auto	-21.5%	+12.5%	+21.9%
Shield Indemnity Incorporated	Universal Shield Insurance Group	\$381	Independent Agency	Other Liab (Occurrence)	+14.0%	+50.2%	
Sierra Specialty Insurance Company	AmTrust Group	\$174	Inactive	Other Liab (Occurrence)	-14.5%	-55.7%	
SiriusPoint America Insurance Company	SiriusPoint America Insurance Group	\$24,580	Broker	Non-Agent Line	+88.2%	+47.5%	+33.7%
SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$8,026	Broker	Other Liab (Occurrence)	+19.4%	+59.6%	+49.2%
Skyraider Risk Retention Group, Inc.	...	\$100	Not Available	All Commercial Auto		+3.1%	
Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$2,641	Independent Agency	Workers' Compensation	+77.7%	G.T. +200%	+127.3%
Sompo America Insurance Company	Sompo Holdings US Group	\$15,785	Independent Agency	Allied Lines	-36.1%	-11.3%	-6.7%
Sonnenberg Mutual Insurance Company	Western Reserve Group	\$65,183	Independent Agency	All Private Passenger Auto	-0.4%	+0.6%	+13.1%
South Shore Risk Retention Group, Inc.	...	\$44	Not Available	All Commercial Auto	-84.1%	+174.4%	
Southern Insurance Company	AmTrust Group	\$306	Independent Agency	Workers' Compensation			
Southern Insurance Company of Virginia	Donegal Insurance Group	\$9,002	Independent Agency	All Private Passenger Auto	-25.7%	-17.6%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Southlake Specialty Insurance Company	Southlake Insurance Group	\$5,199	Managing General Agent	All Commercial Auto	+17.3%	-46.0%	
Southwest Marine and General Ins Co	Coaction Specialty Insurance Group	\$284	Managing General Agent	Other Liab (Occurrence)	-10.3%	-48.6%	-8.7%
Southwind Risk Retention Group, Inc.	...	\$319	General Agent	All Commercial Auto	+139.2%	-20.3%	
Specialty Builders Insurance Company	Builders Insurance Group	\$1,115	Independent Agency	Other Liab (Occurrence)		+181.9%	
Specialty Risk of America	...	\$1,166	Managing General Agent	Commercial Multiple Peril (Total)	+34.7%	+63.3%	
Spinnaker Insurance Company	Spinnaker Insurance Group	\$17,709	Managing General Agent	Homeowners Mult Peril	+26.3%	+7.5%	+10.5%
Spinnaker Specialty Insurance Company	Spinnaker Insurance Group	\$1,126	Inactive	Homeowners Mult Peril	G.T. +200%	-60.7%	
Spirit Mountain Ins Co RRG, Inc.	...	\$109	Not Available	Other Liab (Claims-made)	+45.9%	-20.7%	+4.6%
St. Paul Fire and Marine Insurance Co	Travelers Group	\$6,121	Independent Agency	Commercial Multiple Peril (Total)	+1.7%	+27.2%	-0.9%
St. Paul Guardian Insurance Company	Travelers Group	\$2,432	Independent Agency, Worksite Marketing	Commercial Multiple Peril (Total)	+98.3%	+57.5%	+70.4%
St. Paul Mercury Insurance Company	Travelers Group	\$808	Independent Agency	Commercial Multiple Peril (Total)	+27.7%	+34.9%	+94.0%
St. Paul Protective Insurance Company	Travelers Group	\$625	Independent Agency, Worksite Marketing	All Private Passenger Auto			
St. Paul Surplus Lines Insurance Company	Travelers Group	\$754	Broker	Other Liab (Claims-made)	+35.3%	+60.0%	+25.3%
Standard Fire Insurance Company	Travelers Group	\$125,727	Independent Agency	All Private Passenger Auto	-5.6%	+7.4%	+11.8%
Standard Guaranty Insurance Company	Assurant P&C Group	\$27,727	Direct Response	Allied Lines	+13.4%	+16.1%	+18.5%
Star Insurance Company	AF Group	\$2,349	Independent Agency	Workers' Compensation	-76.0%	-34.5%	-23.7%
Star Mutual Risk Retention Group, Inc.	...	\$748	Managing General Agent	All Commercial Auto	-52.1%	+18.1%	+77.3%
StarNet Insurance Company	W. R. Berkley Insurance Group	\$2,854	Independent Agency	Inland Marine	+22.3%	-12.0%	-17.6%
Starr Indemnity & Liability Company	Starr International Group	\$65,871	Independent Agency	Other Liab (Occurrence)	+29.8%	+25.8%	+16.3%
Starr Specialty Insurance Company	Starr International Group	\$135	Independent Agency	Workers' Compensation	+26.1%	+33.0%	+33.5%
Starr Surplus Lines Insurance Company	Starr International Group	\$70,301	Independent Agency	Fire	-17.6%	-13.7%	+17.1%
StarStone National Insurance Company	Core Specialty Insurance Group	\$4,430	Independent Agency, Managing General Agent	Workers' Compensation	-34.4%	+37.0%	+36.2%
StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$27,455	Independent Agency	Fire	+40.2%	+7.5%	+42.8%
State Auto Property & Casualty Ins Co	Liberty Mutual Insurance Companies	\$3,580	Independent Agency	Commercial Multiple Peril (Total)	-8.3%	-43.4%	-10.3%
State Automobile Mutual Insurance Co	Liberty Mutual Insurance Companies	\$36,931	Independent Agency	All Commercial Auto	-33.2%	-33.1%	-15.5%
State Farm Classic Insurance Company	State Farm Group	\$866	Exclusive/Captive Agent	All Private Passenger Auto			
State Farm Fire and Casualty Company	State Farm Group	\$1,425,246	Exclusive/Captive Agent	Homeowners Mult Peril	+9.0%	+15.8%	+11.1%
State Farm Mutual Automobile Ins Co	State Farm Group	\$1,912,522	Exclusive/Captive Agent	All Private Passenger Auto	+1.7%	+9.9%	+13.8%
State National Insurance Company, Inc.	Markel Insurance Group	\$14,786	General Agent	All Private Passenger Auto	-54.3%	+24.4%	+1.4%
Steadfast Insurance Company	Zurich Insurance US PC Group	\$24,828	Independent Agency	Other Liab (Claims-made)	+60.0%	-11.0%	+15.7%
STICO Mutual Insurance Company, RRG	...	\$222	Broker	Other Liab (Occurrence)		+0.5%	
Stillwater Insurance Company	Stillwater Insurance Group	\$2,440	Independent Agency, Direct Response	Homeowners Mult Peril	+0.9%	-4.4%	-0.4%
Stillwater Property and Casualty Ins Co	Stillwater Insurance Group	\$231	Independent Agency, Direct Response	Homeowners Mult Peril	-35.8%	-43.4%	-35.2%
Stonegate Insurance Company	Producers National Group	\$219	Managing General Agent	All Private Passenger Auto	L.T. - 100%	+188.6%	
Stonington Insurance Company	QBE North America Insurance Group	\$519	Managing General Agent, General Agent	Workers' Compensation	-56.7%	+177.7%	+27.7%
Stratford Insurance Company	American International Group	\$469	General Agent	Mult Peril Crop	L.T. - 100%	L.T. - 100%	-89.1%
Strathmore Insurance Company	Greater New York Group	\$593	Independent Agency	Commercial Multiple Peril (Total)	-0.6%	-12.0%	+36.2%
Summit Specialty Insurance Company	ReAlign Insurance Group	\$3,557	Independent Agency	Other Liab (Occurrence)	+7.2%	+34.6%	
Sun Surety Insurance Company	...	\$42	Not Available	Surety	-14.3%	-12.0%	-3.8%
Sunland Risk Retention Group Inc	...	\$1,286	Not Available	Medical Professional Liability (Total)		+153.0%	
Superior Specialty Insurance Company	Markel Insurance Group	\$591	Managing General Agent	Commercial Multiple Peril (Total)	G.T. +200%		-5.7%
SureTec Insurance Company	Markel Insurance Group	\$576	Independent Agency	Surety	G.T. +200%	+4.2%	+26.2%
Surya Insurance Company, Inc. RRG	...	\$17	Managing General Agent	All Commercial Auto	-100.0%	-14.7%	
Sutton National Insurance Company	Sutton National Group	\$107	Managing General Agent	Homeowners Mult Peril	G.T. +200%		
Sutton Specialty Insurance Company	Sutton National Group	\$8,462	Managing General Agent	Other Liab (Occurrence)	+2.2%	+39.2%	+124.3%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$53,297	Independent Agency	Non-Agent Line	+27.0%	+23.1%	+79.0%
Swiss Re Corporate Solutions Capacity	Swiss Reinsurance Group	\$14,865	Independent Agency	Other Liab (Claims-made)	-34.8%	+29.9%	+11.4%
Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$19,885	Broker	Allied Lines	-14.6%	+1.4%	+45.8%
Swiss Re Corporate Solutions Premier Ins	Swiss Reinsurance Group	\$68	Independent Agency	Surety	+166.7%	-10.0%	+3.4%
T.H.E. Insurance Company	XL America Companies	\$3	Independent Agency, General Agent	Other Liab (Occurrence)	-99.3%	-85.9%	L.T. - 100%
TDC National Assurance Company	The Doctors Company Insurance Group	\$3,206	Independent Agency, Broker	Other Liab (Claims-made)	+55.8%	+17.7%	+21.0%
TDC Specialty Insurance Company	The Doctors Company Insurance Group	\$3,543	Managing General Agent	Other Liab (Claims-made)	+6.3%	-1.2%	+9.6%
Teachers Insurance Company	Horace Mann Insurance Group	\$2,069	Exclusive/Captive Agent	Homeowners Mult Peril	-4.2%	+6.3%	+3.0%
Technology Insurance Company, Inc.	AmTrust Group	\$4,409	Independent Agency	Workers' Compensation	+84.0%	+1.6%	
Tecumseh Health Reciprocal RRG	...	\$47	Not Available	Medical Professional Liability (Total)	L.T. - 100%	-11.4%	
Terra Insurance Company (A RRG)	...	\$184	Direct Response	Other Liab (Claims-made)	+62.1%	+14.5%	+8.9%
Terrafirma RRG LLC	...	\$106	Not Available	Other Liab (Claims-made)		+5.0%	
Tesla Property & Casualty, Inc.	Tesla Insurance Group	\$5,292	Not Available	All Private Passenger Auto			
Texas Insurance Company	AU Holding Company Group	\$18,378	Independent Agency	Other Liab (Occurrence)	+0.8%	+1.4%	+48.0%
The Doctors Company, An Interins Exch	The Doctors Company Insurance Group	\$31,280	Independent Agency, Direct Response	Medical Professional Liability (Total)	-5.9%	+5.5%	-6.0%
The Gray Casualty & Surety Company	...	\$832	Independent Agency	Surety	G.T. +200%	G.T. +200%	
The Gray Insurance Company	The Gray Insurance Group	\$570	Independent Agency	All Commercial Auto	+186.2%	-21.4%	+12.9%
The Hanover American Insurance Company	Hanover Ins Group Prop & Cas Cos	\$2,263	Independent Agency	Commercial Multiple Peril (Total)	-30.1%	+49.2%	+31.1%
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	\$47,606	Independent Agency	All Private Passenger Auto	+19.6%	-0.7%	+7.7%
The Mutual Risk Retention Group, Inc.	...	\$355	Direct Response, Broker	Medical Professional Liability (Total)	G.T. +200%	-6.4%	-43.0%
Third Coast Insurance Company	AF Group	\$6,790	Independent Agency	All Commercial Auto	-57.2%	+90.4%	+4.7%
Titan Insurance Company, Inc., A RRG	Titan Insurance Group	\$663	Exclusive/Captive Agent	Other Liab (Occurrence)	+53.5%	+67.3%	+21.4%
Title Industry Assurance Company, RRG	...	\$232	Not Available	Other Liab (Claims-made)	+4.0%	-11.2%	-6.3%
TNUS Insurance Company	Tokio Marine US PC Group	\$1	Independent Agency, Broker	Workers' Compensation		-100.0%	-64.9%
Toggle Insurance Company	Farmers Insurance Group	\$1,007	Direct Response	All Private Passenger Auto	-45.7%	-35.8%	+62.4%
Tokio Marine America Insurance Company	Tokio Marine US PC Group	\$31,256	Independent Agency, Broker	All Commercial Auto	-3.1%	+11.1%	+7.1%
Tokio Marine Specialty Insurance Company	Tokio Marine US PC Group	\$6,806	Broker, Independent Agency	Other Liab (Occurrence)	-32.7%	+3.9%	+14.6%
Tower Hill Prime Insurance Company	Tower Hill Group	\$1,796	Managing General Agent	Homeowners Mult Peril	L.T. - 100%	-30.9%	
Toyota Motor Insurance Company	...	\$2,410	Direct Response	Other Liab (Occurrence)	+31.9%	+1.3%	+2.1%
Trans Pacific Insurance Company	Tokio Marine US PC Group	\$95	Independent Agency, Broker	All Private Passenger Auto	G.T. +200%	-91.1%	
Transamerica Casualty Insurance Company	...	\$16	Independent Agency, Exclusive/Captive Agent	Non-Agent Line	-33.3%	-25.0%	-19.8%
TRANSGUARD INSURANCE COMPANY OF AMERICA	IAT Insurance Group	\$4,405	Independent Agency	All Commercial Auto	+95.1%	-0.1%	-8.8%
Transportation Insurance Company	CNA Insurance Companies	\$14,249	Independent Agency	Commercial Multiple Peril (Total)	+26.8%	+28.2%	-3.4%
TravCo Insurance Company	Travelers Group	\$119,454	Independent Agency	Homeowners Mult Peril	+9.5%	+21.1%	+23.0%
Travelers Casualty and Surety Co of Amer	Travelers Group	\$109,480	Independent Agency	Other Liab (Claims-made)	+8.6%	+5.5%	-0.2%
Travelers Casualty and Surety Company	Travelers Group	\$5,680	Independent Agency	Workers' Compensation	-75.6%	G.T. +200%	+57.0%
Travelers Casualty Co of Connecticut	Travelers Group	\$165	Independent Agency	Workers' Compensation		-100.0%	
Travelers Casualty Ins Co of America	Travelers Group	\$8,603	Independent Agency	Commercial Multiple Peril (Total)	+0.0%	+1.9%	-1.1%
Travelers Excess and Surplus Lines Co	Travelers Group	\$40,754	Broker	Allied Lines	-0.7%	+2.7%	+57.7%
Travelers Home and Marine Ins Co	Travelers Group	\$1,627	Independent Agency	Homeowners Mult Peril	-3.2%	-20.0%	-13.7%
Travelers Indemnity Co of America	Travelers Group	\$19,068	Independent Agency	Commercial Multiple Peril (Total)	-26.9%	+2.0%	-0.1%
Travelers Indemnity Co of Connecticut	Travelers Group	\$27,774	Independent Agency	Commercial Multiple Peril (Total)	+19.7%	-4.4%	+10.6%
Travelers Indemnity Company	Travelers Group	\$55,665	Independent Agency	All Commercial Auto	-2.8%	+3.8%	+9.5%
Travelers Property Casualty Co of Amer	Travelers Group	\$183,494	Independent Agency	Other Liab (Occurrence)	+6.5%	+6.9%	+6.6%
Travelers Property Casualty Insurance Co	Travelers Group	\$25,971	Independent Agency	All Private Passenger Auto	+3.2%	-13.7%	-10.0%
Travelers Specialty Insurance Company	Travelers Group	\$12	Independent Agency	Other Liab (Occurrence)	-33.3%	+7.7%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Trexis Insurance Corporation	Alfa Insurance Group	\$31,075	Independent Agency	All Private Passenger Auto	-21.8%	-10.2%	+10.7%
Trexis One Insurance Corporation	Alfa Insurance Group	\$3,995	Exclusive/Captive Agent	All Private Passenger Auto	-36.5%	-24.6%	+1.4%
Tri-State Insurance Company of Minnesota	W. R. Berkley Insurance Group	\$1,126	Independent Agency	Commercial Multiple Peril (Total)	+37.6%	+14.8%	-1.8%
Trisura Insurance Company	Trisura US Insurance Group	\$5,173	Managing General Agent	All Commercial Auto	+26.0%	+66.9%	+170.5%
Trisura Specialty Insurance Company	Trisura US Insurance Group	\$19,725	Managing General Agent	Other Liab (Occurrence)	-29.9%	+133.0%	-13.0%
Triton Insurance Company	...	\$4,441	Direct Response	Non-Agent Line	+27.7%	+16.5%	+10.6%
Truck Insurance Exchange	Farmers Insurance Group	\$4,946	Exclusive/Captive Agent	Commercial Multiple Peril (Total)	-8.9%	-1.2%	-2.9%
Trumbull Insurance Company	Hartford Insurance Group	\$13,090	Independent Agency	All Private Passenger Auto	+16.3%	+6.4%	+0.3%
Trustgard Insurance Company	Grange Insurance Pool	\$17,539	Independent Agency	All Private Passenger Auto	+0.1%	+16.4%	+3.2%
Tuscarora Wayne Insurance Company	Tuscarora Wayne Group	\$6,554	Independent Agency	Commercial Multiple Peril (Total)	+0.4%	+14.1%	+7.2%
Twin City Fire Insurance Company	Hartford Insurance Group	\$52,632	Independent Agency	Workers' Compensation	+30.8%	-6.1%	-1.3%
U.S. Specialty Insurance Company	Tokio Marine US PC Group	\$20,863	Managing General Agent, Independent Agency	Other Liab (Claims-made)	+23.6%	-15.0%	-10.0%
U.S. Underwriters Insurance Company	Berkshire Hathaway Insurance Group	\$4	Independent Agency	Other Liab (Occurrence)	-50.0%	+0.0%	-26.5%
Union Insurance Company	W. R. Berkley Insurance Group	\$3,709	Independent Agency	All Commercial Auto	+48.3%	+3.4%	+40.3%
Union Insurance Company of Providence	EMC Insurance	\$365	Independent Agency	Allied Lines	-67.6%	-47.8%	-50.3%
United Casualty and Surety Insurance Co	...	\$858	Independent Agency	Surety	+4.0%	+0.1%	+50.7%
United Casualty Insurance Co of America	Kemper PC Companies	\$612	Career Agent	Fire	-9.9%	-8.5%	-9.2%
United Educators Ins, a Reciprocal RRG	...	\$10,955	Broker, Independent Agency	Other Liab (Occurrence)	+40.9%	-13.5%	+14.9%
United Farm Family Mutual Insurance Co	...	\$6,491	Exclusive/Captive Agent	All Private Passenger Auto	-5.9%	-7.7%	+34.3%
United Financial Casualty Company	Progressive Insurance Group	\$26,162	Independent Agency, Direct Response	All Commercial Auto	-99.0%	+34.5%	
United Fire & Casualty Company	United Fire & Casualty Group	\$14,400	Independent Agency	All Commercial Auto	-16.8%	+1.1%	+0.9%
United Guaranty Residential Ins Co of NC	Arch Insurance Group	\$189	Inactive	Non-Agent Line	-18.9%	-17.1%	-24.5%
United Guaranty Residential Insurance Co	Arch Insurance Group	\$3,330	Direct Response	Non-Agent Line	-14.1%	-15.1%	-20.0%
United National Insurance Company	Global Indemnity Group	\$2,351	General Agent, Managing General Agent	Commercial Multiple Peril (Total)	+12.5%	+18.6%	-16.3%
United Ohio Insurance Company	Ohio Mutual Insurance Group	\$141,547	Independent Agency	All Private Passenger Auto	+6.7%	+4.0%	+6.1%
United Services Automobile Association	USAA Group	\$192,153	Direct Response	All Private Passenger Auto	+8.3%	+3.8%	+9.6%
United Specialty Insurance Company	Markel Insurance Group	\$18,201	Managing General Agent	Other Liab (Occurrence)	L.T. - 100%	+62.8%	+18.4%
United States Fidelity and Guaranty Co	Travelers Group	\$9	Independent Agency	Surety	+0.0%	-10.0%	+7.3%
United States Fire Insurance Company	Fairfax Financial (USA) Group	\$70,549	Independent Agency	Non-Agent Line	-5.3%	-9.3%	+2.5%
United States Liability Insurance Co	Berkshire Hathaway Insurance Group	\$21,778	Independent Agency	Other Liab (Occurrence)	+3.6%	+1.4%	+8.8%
United States Surety Company	Tokio Marine US PC Group	\$152	Independent Agency	Surety	+61.4%	-34.6%	+3.0%
Universal Fire & Casualty Insurance Co	Universal Shield Insurance Group	\$802	Independent Agency	Other Liab (Claims-made)	+36.0%	+11.6%	+13.7%
Universal Underwriters Insurance Company	Zurich Insurance US PC Group	\$30,332	Direct Response	Non-Agent Line	+168.3%	G.T. +200%	+34.5%
Upland Specialty Insurance Company	...	\$7,044	Inactive	Other Liab (Occurrence)	+175.9%	+44.3%	+89.6%
USAA Casualty Insurance Company	USAA Group	\$154,123	Direct Response	All Private Passenger Auto	+6.9%	+5.2%	+11.3%
USAA General Indemnity Company	USAA Group	\$152,996	Direct Response	All Private Passenger Auto	+11.4%	+5.7%	+11.6%
Utica First Insurance Company	...	\$3,459	Independent Agency	Commercial Multiple Peril (Total)	+22.4%	+6.1%	+4.5%
Utica Mutual Insurance Company	Utica National Insurance Group	\$5,245	Independent Agency	Commercial Multiple Peril (Total)	-25.2%	+21.4%	+8.5%
Utica National Assurance Company	Utica National Insurance Group	\$108	Independent Agency	Commercial Multiple Peril (Total)	+3.5%	+21.8%	+26.7%
Utica National Insurance Co of Ohio	Utica National Insurance Group	\$383	Independent Agency	Commercial Multiple Peril (Total)	+40.5%	+2.2%	+6.8%
Utica National Insurance Co of Texas	Utica National Insurance Group	\$97	Independent Agency	All Private Passenger Auto	+24.4%	+26.1%	-0.5%
Valley Forge Insurance Company	CNA Insurance Companies	\$19,272	Independent Agency	Commercial Multiple Peril (Total)	-16.8%	+8.5%	+1.9%
Vanliner Insurance Company	Great American P & C Insurance Group	\$6,459	General Agent, Other	Workers' Compensation	+35.0%	+40.7%	+45.2%
Vantage Risk Assurance Company	Vantage US Group	\$2,353	Broker	Other Liab (Claims-made)	+0.0%	-12.9%	
Vantage Risk Specialty Insurance Company	Vantage US Group	\$11,165	Broker	Other Liab (Occurrence)	+47.4%	+49.6%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Vantapro Specialty Insurance Company	Fairfax Financial (USA) Group	\$637	Exclusive/Captive Agent	All Commercial Auto	-50.8%	-38.2%	-11.5%
Vault E&S Insurance Company	Vault Insurance Group	\$253	Broker	Homeowners Mult Peril	G.T. +200%	-12.7%	+26.6%
Vault Reciprocal Exchange	Vault Insurance Group	\$120	Broker	Homeowners Mult Peril		+13.0%	
Velocity Specialty Insurance Company	FM Group	\$864	Managing General Agent	Commercial Multiple Peril (Total)	+45.8%	G.T. +200%	
Verlan Fire Insurance Company	Hanover Ins Group Prop & Cas Cos	\$7,990	Independent Agency, Broker	Fire	+30.8%	+8.3%	+26.3%
Vigilant Insurance Company	Chubb INA Group	\$3,081	Independent Agency	Homeowners Mult Peril	+3.0%	-14.4%	+5.9%
Viking Insurance Company of Wisconsin	Sentry Insurance Group	\$30,882	Independent Agency	All Private Passenger Auto	-26.6%	+7.7%	+6.1%
Virginia Surety Company, Inc.	Assurant P&C Group	\$7,305	Direct Response, Independent Agency	Other Liab (Occurrence)	-22.9%	-39.8%	+4.1%
Voyager Indemnity Insurance Company	Assurant P&C Group	\$3,384	Direct Response	Inland Marine	+12.9%	+19.5%	+2.2%
Watford Insurance Company	Arch Insurance Group	\$41	Inactive	N/A		-81.5%	
Wayne Mutual Insurance Company	...	\$118,035	Independent Agency	All Private Passenger Auto	+8.8%	+23.5%	+17.9%
WCF National Insurance Company	WCF Insurance Group	\$37	Independent Agency	Workers' Compensation	+125.0 %	+39.1%	+10.3%
WCF Select Insurance Company	WCF Insurance Group	\$13	Independent Agency	Workers' Compensation	-33.3%	+100.0 %	
Wellfleet Insurance Company	Berkshire Hathaway Insurance Group	\$7,540	Managing General Agent	Non-Agent Line	-15.8%	-12.1%	-4.8%
Wesco Insurance Company	AmTrust Group	\$112,495	Independent Agency	Workers' Compensation	G.T. +200%	-48.7%	+9.0%
West American Insurance Company	Liberty Mutual Insurance Companies	\$6,423	Independent Agency	Commercial Multiple Peril (Total)	-16.1%	+1.3%	-8.2%
West Bend Insurance Company	West Bend Insurance Group	\$78,363	Independent Agency	Other Liab (Occurrence)	+16.1%	+17.1%	+14.4%
Westchester Fire Insurance Company	Chubb INA Group	\$19,199	Independent Agency	Non-Agent Line	-5.2%	+6.1%	+5.1%
Westchester Surplus Lines Insurance Co	Chubb INA Group	\$33,637	Independent Agency	Other Liab (Occurrence)	+26.3%	+19.3%	+14.3%
Western Agricultural Insurance Company	Farm Bureau Property & Casualty Group	\$1,385	Exclusive/Captive Agent, Managing General Agent	Mult Peril Crop	-39.3%	-47.5%	-15.9%
Western National Mutual Insurance Co	Western National Insurance Group	\$1	Independent Agency	All Commercial Auto	L.T. - 100%	+200.0 %	
Western Pacific Mutual Ins Co, A RRG	...	\$78	Other Direct	Other Liab (Claims-made)	-13.0%	+19.1%	+4.1%
Western Reserve Mutual Casualty Co	Western Reserve Group	\$116,587	Independent Agency	Homeowners Mult Peril	-0.6%	+8.2%	+9.1%
Western Surety Company	CNA Insurance Companies	\$15,458	Independent Agency	Surety	+34.7%	+0.8%	+10.7%
Western World Insurance Company	American International Group	\$3,552	General Agent	Commercial Multiple Peril (Total)	+35.4%	-10.9%	-5.0%
Westfield Champion Insurance Company	Westfield Group	\$19,651	Inactive	Commercial Multiple Peril (Total)	+17.6%	+39.0%	+57.3%
Westfield Insurance Company	Westfield Group	\$122,393	Independent Agency	Commercial Multiple Peril (Total)	-6.5%	-9.3%	-10.5%
Westfield National Insurance Company	Westfield Group	\$125,402	Independent Agency	All Private Passenger Auto	-3.8%	-4.8%	-2.5%
Westfield Premier Insurance Company	Westfield Group	\$11,118	Inactive	Commercial Multiple Peril (Total)	-8.3%	+31.7%	+74.2%
Westfield Select Insurance Company	Westfield Group	\$4,059	Inactive	Other Liab (Claims-made)	G.T. +200%	+175.0 %	
Westfield Specialty Insurance Company	Westfield Group	\$17,826	Inactive	Other Liab (Occurrence)	+9.6%	+44.3%	
Westfield Superior Insurance Company	Westfield Group	\$24,531	Inactive	Commercial Multiple Peril (Total)	+19.4%	+37.8%	+71.5%
Westfield Touchstone Insurance Company	Westfield Group	\$7,536	Inactive	Commercial Multiple Peril (Total)	+9.2%	+10.6%	+72.9%
Westport Insurance Corporation	Swiss Reinsurance Group	\$5	Inactive	Surety		L.T. - 100%	
Williamsburg National Insurance Company	AF Group	\$86	Independent Agency	All Commercial Auto	-100.0%	-45.3%	
Wilson Mutual Insurance Company	Encova Mutual Insurance Group	\$6,995	Independent Agency	Homeowners Mult Peril	G.T. +200%	G.T. +200%	
Windsor-Mount Joy Mutual Insurance Co	...	\$314	Independent Agency	Homeowners Mult Peril		G.T. +200%	
Woodlands Risk Retention Group, Inc.	...	\$94	Not Available	All Commercial Auto	L.T. - 100%	-45.7%	
Work First Casualty Company	...	\$198	Not Available	Workers' Compensation	+0.0%	G.T. +200%	
Wright National Flood Insurance Company	...	\$2,881	Managing General Agent	Federal Flood	-0.1%	+1.7%	+17.3%
XL Insurance America, Inc.	XL America Companies	\$44,237	Independent Agency	Other Liab (Occurrence)	-44.7%	+0.2%	-17.0%
XL Specialty Insurance Company	XL America Companies	\$55,724	Independent Agency	Other Liab (Claims-made)	-4.9%	-11.3%	-5.9%
YRIG Risk Retention Group, Inc.	...	\$87	Inactive	Other Liab (Claims-made)	+83.3%	+44.0%	
Zurich American Insurance Co of Illinois	Zurich Insurance US PC Group	\$2,332	Independent Agency	Workers' Compensation	+5.8%	+65.6%	+7.0%
Zurich American Insurance Company	Zurich Insurance US PC Group	\$220,329	Independent Agency	Workers' Compensation	+14.5%	+12.5%	+13.7%

Policy-issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
------------------------	------------------------	------------------------	-----------------------	--	-----------------	----------------	----------------

This 2025 Q3-Ohio Quarterly P&C Marketplace Summary has provided the reader with both visual and numeric presentations of quarterly P&C marketplace data. This data is provided to you as a benefit of your membership in the **Ohio Insurance Agents**.

Other informative insurance industry data products are offered by Real Insurance Solutions Consulting (R.I.S.C.), which also may be available to you as members:

- **Annual** state-specific **P&C Marketplace Summaries** are made available approximately mid-way through the calendar year following based on data reported by P&C insurers for the prior year.
- **Individual insurer** in -depth, state-specific **P&C Insurer Snapshots** are available which highlight an individual insurer of your choice, based on the data provided in the *Annual, Quarterly, and Profitability Summaries*.
- **Annual** state-specific **Storm Event Summaries** are made available are available, based on data made available from the National Center for Environmental Information (NCEI), a division of the National Oceanic and Atmospheric Administration (NOAA).
- **Long-term**, state-specific **P&C Profitability Summaries**, introduced in 2025 and provide insurer profitability data for the most recent 10-years with data for all Lines of Business combined, along with details and rankings for each of the 25 individual Lines of Business most relevant to independent agents.

All questions, comments, need for further analysis, or orders for additional insurance industry data products are welcomed at the contact information below:

Real Insurance Solutions Consulting, LLC

Paul A. Buse, Principal

[www.realinsurancesc.com](http://www.realinsurancesc.com)

301-842-7472